DICTATION FOR MODERN BUSINESS

KIRK AND MUMFORD

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DICTATION FOR MODERN BUSINESS

GREGG EDITION

BY

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Shorthand plates written by
NINA A. LEONARD

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PREFACE

Dictation for Modern Business is a new book built on a new plan. First, it is new because it contains up-to-date material and develops a strictly modern business vocabulary. This new material consists of 716 letters (about twice the number usually found in dictation books) and they are all actual business letters, selected from the correspondence of business organizations engaged in commerce and industry on a large and varied basis. In addition to this wealth of letters, the book contains ninety-two articles.

The letters have been edited carefully in order to eliminate those hackneyed phrases which belong to the goose-quill period. "As the case may be," "Assuring you of our best attention," "Awaiting your further orders," "I beg to advise you," "Inclosed please find," ". . . has come to hand," "Hoping to receive," ". . . pleased to inform you," "Pursuant to yours of recent date," "Replying to your favor," "We take pleasure in handing you herewith," "We beg to remain," "Yours of recent date at hand," are only a few of the ancient, stock-in-trade expressions of correspondents who do not think originally, but who manufacture letters by stringing together a lot of trite phrases.

It may be objected that the style of diction in letters is not the concern of the stenographer, that it is the dictator who frames the sentences he or she must type into the letter. Nevertheless students should study from letters which stimulate originality, taste, and judgment. The stenographer of today is the correspondent of tomorrow. The stenographer at all times is responsible for style in arrangement, for accurate spelling, and for correct punctuation; and a capable stenographer should be able to frame the entire answer to many letters from a bare suggestion by his or her employer.

Second, *Dictation for Modern Business* is built on a new plan in regard to the way the material it contains is presented. In *Part One* are grouped fifty letters and five articles of wide variety which have been carefully graded for beginners in dictation. Both the longhand and the shorthand are printed in parallel columns. This method of presenting *Part One* the authors believe provides the most natural transition from a study of the elements of shorthand to the taking of dictation.

Part Two is worthy of the special attention of teachers. The authors have observed that after the elements of typing have been mastered, instruction in typewriting is often incidental to transcription. *Part Two* provides what they have found to be a much needed drill in punctuation and arrangement.

Part Two, therefore, contains forty-nine unpunctuated letters with style illustrations, and is the first and most natural step in developing ability to transcribe. In introducing a class to dictation and transcription with the aid of *Dictation for Modern Business*, it is suggested that *Part One* be studied for shorthand at the same time that *Part Two* is studied for typing, punctuation, and arrangement.

However, if conditions warrant, the teacher may use the material of *Part One* and *Part Two* for straight dictation, since provision has been made for this practice in the *Teacher's Supplement.*

The teacher will find that the plan suggested by the authors is of great value in teaching the correct principles of punctuation and arrangement at the beginning of the pupil's work in this new art.

Part Three contains fifty letters and five articles written in shorthand, and provides additional practice in the writing of approved shorthand outlines, as well as a further drill in punctuation and arrangement.

Part Four is a compilation of 100 letters arranged under the departments usually found in a large and highly organized business.

For some time the plan of this book and the material it contains have been tested out with success in both day and evening courses; and the authors suggest that *Parts One, Two, Three,* and *Four* be made the basis for work in classes devoted to slow and intermediate dictation in business colleges, and for the work of the first semester of the second year course in shorthand in high schools.

If the time allotted to dictation is insufficient to cover the work fully, some of each part may be omitted.

Parts Five, Six, and *Seven* provide material for classes in advanced dictation in business colleges and for the second semester of dictation in high schools. The material in *Part Five* is classified according to forty-five different businesses. *Part Six* is of particular interest because *Section One* reflects the experience of business men with stenographers. If the criticisms offered are heeded, they will guide young stenographers upon entering the business office. *Section Two* contains letters of application which business men have submitted to the authors as examples, some acceptable and some poor.

Part Seven, Section One, contains Civil Service Tests; *Section Two,* Regents' Examinations, carefully graded; *Section Three,* Survey Tests, and *Section Four,* additional articles and testimony.

The Appendices are a valuable part of this book. *Appendix A* was compiled from the style sheets prepared by correspondents in businesses of a large and varied nature. By careful study of this section the pupil will gain a knowledge of the various forms approved by the larger business houses.

A most valuable training for stenographers is the mastery of the principles of punctuating, capitalizing and paragraphing. This phase of the work is carefully developed in *Appendix B.*

Appendix C contains a list of abbreviations sometimes used.

Experience has shown that successful stenographers have a wide command of English. In order to aid the student in developing his vocabulary, an extensive list of Business Terms is provided in *Appendix D.*

An investigator has discovered that a list of a thousand words of high frequency includes seventy-five per cent of the total number of words used in correspondence. This list of a thousand words of frequent occurrence comprises *Appendix E.* The spelling and shorthand outlines of these words should be thoroughly mastered.

Appendix F contains suggested phrases with their shorthand outlines. A care-

ful study of these phrases will aid greatly in the development of ability to phrase effectively. The same appendix contains a shorthand vocabulary of words used in this text. The names of cities and the names of states are listed separately.

The footnotes given at the bottom of the various pages throughout the book give valuable suggestions and explanations and should not be neglected.

It has been found to be good practice to divide the page of the note book by drawing a line down the center of the page. Writing in a narrow column encourages the student to form smaller and neater outlines.

The words in the general vocabulary (*Appendix F*) are divided to indicate how they may be separated at the end of lines.

The authors desire to express their sincere appreciation of the assistance which they have received from business men who have been generous in supplying copies of their correspondence. Many of these men in their replies expressed a warm desire to co-operate with the authors in the interest of better training for stenographers. Thanks are also due to teachers in both business colleges and high schools who have read the manuscript in whole or in part and who have made many valuable suggestions in the working plan of the book.

A SUGGESTED TIMING METHOD

Counting. Expressions in figures are considered to contain as many individual words as they are assigned when read. Thus 60° 43′ 13″ is read *sixty degrees, forty-three minutes, thirteen seconds*—and is counted as seven words. Again $51.93 is read *fifty-one dollars, ninety-three cents*—six words. Each word in a compound is counted separately.

Indication of Counting. To indicate the counting in the letters and articles a single bar has been placed after each twentieth word and the bar is doubled at the end of each one hundred words.

A Suggestive Plan for Timing. Counting the words in twenties has a distinct advantage. Observe how the minute dial in the illustration has been marked off. This was done by dividing the dial first into five equal sections of twelve seconds each, and then into seven equal sections of approximately eight and one-half seconds each. Whereupon reading twenty words in:

30 seconds equals 40 words per minute
24 seconds equals 50 words per minute
20 seconds equals 60 words per minute
17 seconds equals 70 words per minute
15 seconds equals 80 words per minute
12 seconds equals 100 words per minute
10 seconds equals 120 words per minute
$8\frac{1}{2}$ seconds equals 140 words per minute

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3	Pointers for an Executive	Anonymous	15
4	Are You Discouraged?	Firestone	21
5	Mistakes	Philadelphia Evening Bulletin	29
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7	How We Care for Meat Cars	Armour	59
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9	Why Millions Laugh	Baltimore Sun	67
10	The Standard of Americanism	Meredith Nicholson	72
11	Late	Hammermill Paper Company	78
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13	Help Your Customers Pay	Hammermill Paper Company	84
14	Why Do They Quit?	Hammermill Paper Company	86
15	The Disappointed Customer	Hammermill Paper Company	94
16	Use and Abuse of Time	Archer Brown	101
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ARTICLES

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39	Ambition	N. W. Ayer	202
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41	Holding Down Bad Debts	Hammermill Paper Company	209
42	Business Insurance	Philander C. Knox	214
43	Unsuspected Gold Mines	Anonymous	219
44	Leadership Needed Now	Philadelphia Public Ledger	221
45	Save While You Can	Anonymous	224
46	Arrested Inventions	H. W. Horwill	228
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DICTATION FOR MODERN BUSINESS

THE BEGGARS

They beg to inquire and they beg to state,
They beg to advise and they beg to relate;

They beg to observe and they beg to mention,
They beg to call your kind attention;

They beg to remark and they beg to remind,
They beg to inform you will herein find;

They beg to announce and they beg to intrude,
They beg to explain and they beg to include;

They beg to acknowledge, they beg to reply,
They beg to apologize, beg to deny;

They reluctantly beg for a moment of time,
They beg to submit you an offer sublime;

Till I wish I could put the annoying array
Of beggars on horseback and send them away!

CAROLYN WELLS

Courtesy of *The Saturday Evening Post*

DICTATION FOR MODERN BUSINESS

PART I

Fifty letters and five articles of wide variety, carefully graded for beginners.

The shorthand and longhand are printed in parallel columns. This method of presenting the most elementary work has been tried out in both day and evening school courses for several years with success.

In *Part One* no abbreviations are used, even in writing the names of states, as some authorities on English consider the use of abbreviations poor taste. Many business men, however, employ a certain code of abbreviations for the purpose of saving time. In succeeding parts both abbreviated and unabbreviated forms are used in order that the student may become familiar with a variety of practice.

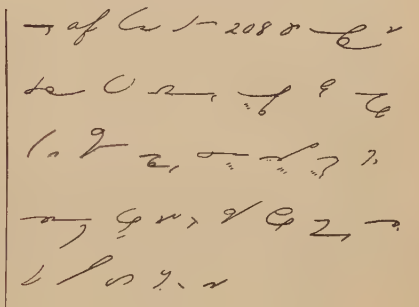
1

[1] Messrs. A. F. Brewer & Co.,[2]
208 South La Salle Street,[3]
Chicago, Illinois.[4]
Gentlemen:[5]

In this morning's LEDGER I was impressed by your advertisement concerning the AMERICAN CANDY COMPANY'S 7% cumulative | preferred stock.

I should appreciate information giving further details of this offering.

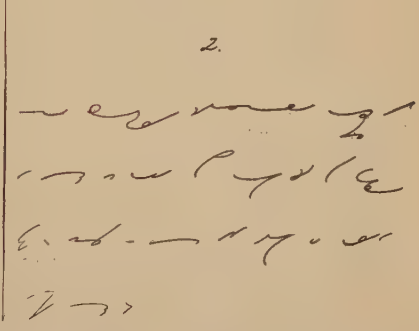
Yours truly, (34)



2

[6] Mr. Alfred Strickler,
Louisville, Kentucky.
Dear Sir:

The goods you wrote about will be sent by parcel post. You need not go to the trouble | of returning the damaged goods.



[1] The letters in this section are arranged according to "Style One, page 32." For illustrations of other styles of arrangement see pages 36, 38, 41, 43, 46, 50, 53.

[2] Refer to Appendix A, par. 5.

[3] Refer to Appendix A, par. 12.

[4] Some books on business English prefer the use of the full state name. This practice has been followed in Part One. Refer to Appendix A, par. 10.

[5] Use the colon after the salutation. Refer to Appendix A, par. 14.

[6] It is suggested that the name and address be typed double space when they occupy only two lines. When three or more lines are needed use single space.

We thank you for writing us so promptly.

Very truly yours, (36)

3

Park Furniture Company,
3122 Irving Park Boulevard,
Atlanta, Georgia.

Gentlemen:

Inclosed you will find a statement of your account, amounting to $524.87.[1] The two invoices of November 8[2] are considerably past due and should receive your immediate attention.

Yours truly, (39)

4

Mr. J. C. Carson,
478 Sycamore Street,
Springfield, Massachusetts.

Dear Sir:

I am inclosing[3] our announcement of the June and August special certificate examinations for 19—[4] as requested in your letter of recent date. Certificates to practice dentistry in Idaho are granted only upon the basis of an examination.

Yours very truly, (44)

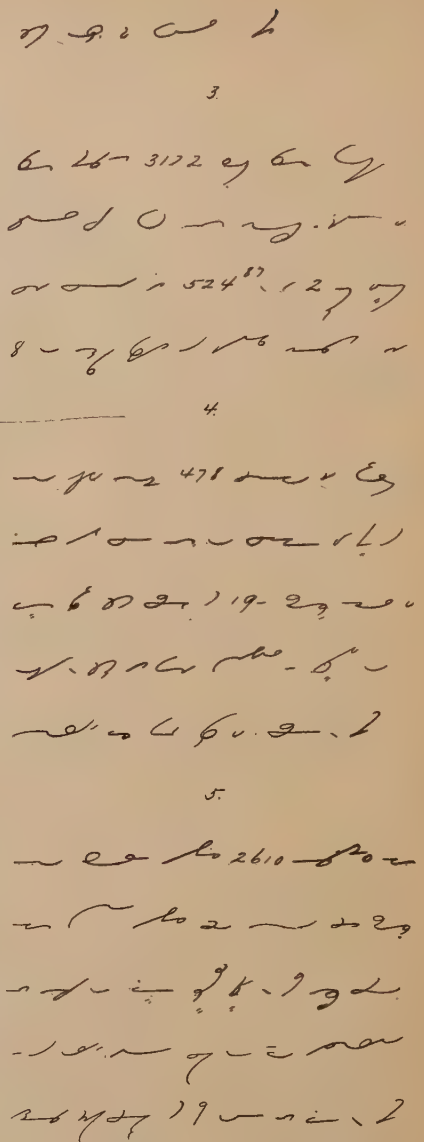
5

Mr. Allen Desney,
2610 Madison Avenue,
New York, New York.

Dear Mr. Desney:

We are glad to send you, as requested in your card, our Home Service Chart. If carefully filled in and returned, it will enable our interior decorator to submit suitable samples for each room in your home.

Yours very truly, (43)



[1] Refer to Appendix A, par. 21.
[2] The *th* is omitted when the date follows the name of the month.
[3] Spelled both inclosing and enclosing.
[4] When dictating use the current year.

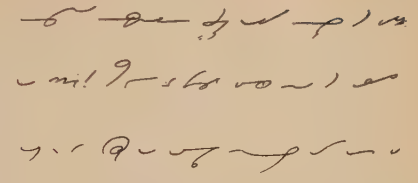
6

[1] My dear Mr. Mystrom:

Finch's road maps for autoists are wonders![2] I have them in the pockets of my car | for ready reference. The devices are remarkably clever, and the work of reproducing them has been very well done. They | are, in my judgment, the best road maps that have yet appeared.

Sincerely yours, (54)

Mr. A. J. Mystrom,
2249 Calumet Avenue,
Albany, New York.



7

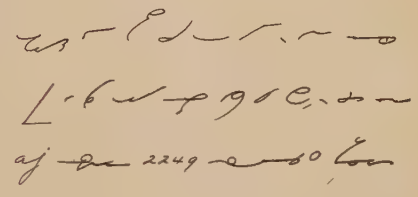
Mr. John W. Frederick,
Scranton, Pennsylvania.

Dear Sir:

As you request in your letter of the fifth, we are inclosing about twenty samples of paper that | have been selected from the best of our stock suited to the purpose you have in mind.

We hope that | some of these samples will attract you sufficiently to lead to a large order.

Yours truly, (56)

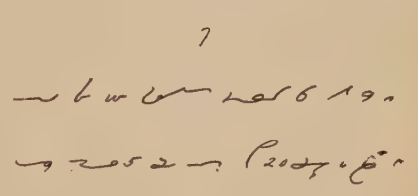


8

Mr. G. W. Kaplan,
401 Wylie Street,
Norfolk, Virginia.

Dear Sir:

We received today[3] from the York Electric Company a letter dated March 3, requesting us to cancel one | of the Signaling Hydrometer outfits, of which two were included in our storage battery contract for our new power station. |



[1] Letters of a personal nature sometimes have the name and address typed at the bottom, as illustrated on p. 258.

[2] To write an exclamation point on the typewriter hold down the space bar and shift-key until you have struck both the apostrophe and the period.

[3] Today is hyphenated in most of the dictionaries, but the hyphen is now being dropped in newspapers, magazines, and business letters.

We assume that you will issue the necessary memorandum of change for the cancelation of this equipment.

Yours very truly, | (60)

9

Mr. Michael Dolan,
Worcester, Massachusetts.
Dear Mr. Dolan:

Inclosed you will find policy No.[1] C-241781[2] in the Hub Fire | Association. We wish you would sign your name on the inside of this policy where your initials appear in lead | pencil, in order that the policy may be transferred to Mr. Randolph Cook.

Please return the policy to us after | you have signed it.

Very truly yours, (67)

10

The Wilbur L. Rice Company,
Dudley & Williams Streets,
Providence, Rhode Island.
Gentlemen:

Attention [3] Mr. Horace F. Rice.

We are inclosing our "50 Color Suggestions," from which you may possibly be able | to pick out the color you mention in your letter of June 28.

Our product, "BARRELED SUNLIGHT," can be | tinted to any of these colors in quantities and we shall be pleased to aid you in any way in | making your selection of tints.

Yours truly, (67)

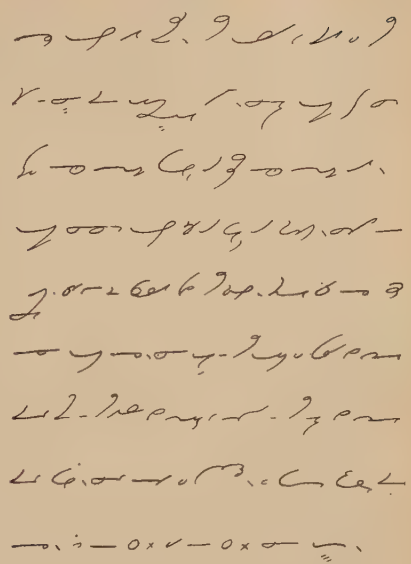
ARTICLE 1—WHO AM I?

I am the foundation of all business. I am the fount of all prosperity. I am the parent of genius. | I am the salt that

[1] The abbreviation No. is usually capitalized.
[2] Read: Two forty-one, seven eighty-one.
[3] See Part Two, Style VII, p. 53.

gives life its savor. I have laid the foundation of every fortune in America, from | Rockefeller's down. I must be loved before I can bestow my greatest blessings and achieve my greatest ends. Loved, I | make life sweet and purposeful and fruitful. I can do more to advance a youth than his own parents, be | they ever so rich. Fools hate me; wise men love me. I am represented in every loaf of bread that || comes from the oven, in every train that crosses the continent, in every newspaper that comes from the press. I | am the mother of democracy. All progress springs from me. Who am I? What am I? I am WORK. (139)

—*Western Retail Lumberman*



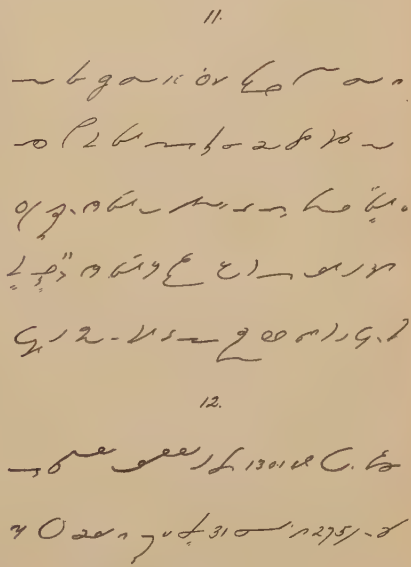
11

Mr. John G. Acker,
10 High Street,
Boston, Massachusetts.
Dear Mr. Acker:

Your inquiry about foreign bonds comes just when we are particularly fortunate in our ability to serve | you. These bonds are described in the inclosed booklet, "Bonds of Foreign Nations."

These bonds offer exceptional opportunity for good | returns and substantial profits, and if you are in funds at the moment we shall be glad to arrange with | you for their purchase.

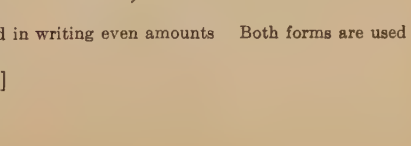
Yours very truly, (67)



12

Messrs. Adler, Lederer & Beck,
1301 Otis Building,
Spokane, Washington.
Gentlemen:

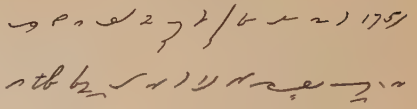
We return your invoice of January 31, amounting to $275.[1] We would



[1] The decimal point and ciphers may be omitted in writing even amounts Both forms are used in the text.

request that | you render two invoices for the charges shown thereon, one for $175 to T. B. Johnson | Company, and the other for $100 to the Koehler Manufacturing Company.

Yours truly, (55)



13

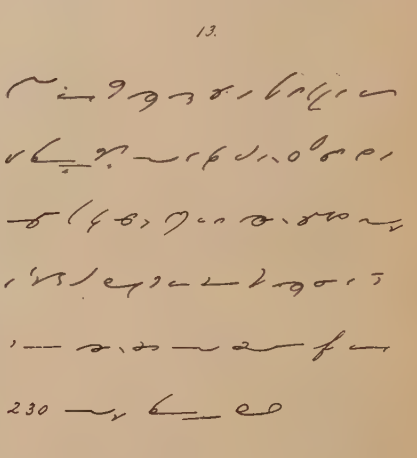
Dear Mr. Holmes:

After careful consideration we think it better to postpone the organization of the Birmingham Extension, unless the | people want it. I agree with you that it might not be popular now.

Thank you for all your kindness. | We trust that you will understand the circumstances and help us on some future occasion when the interest is more | keen.

Sincerely yours, (63)

Mr. William F. Holmes,
230 Market Street,
Birmingham, Alabama



14

Mr. Edward W. Clark,
Principal, Trenton High School,
Trenton, New Jersey.

Dear Sir:

I am sending the Annual Reports of three companies in which we are interested. These reports include many | statements combining both figures and discussion.

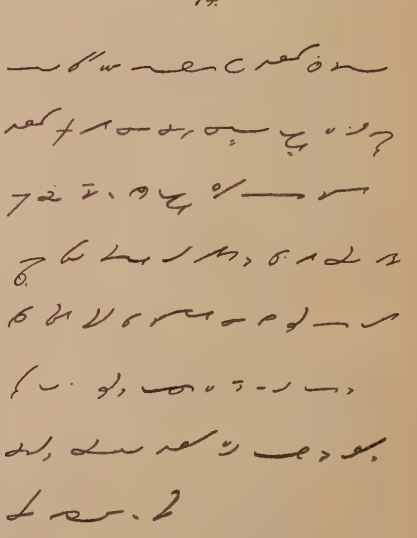
I think it is fair to state that the faults found with stenographers when | they first go into business are:

First, lack of interest in their work.

Second, failure to read over their letters. |

Third, general carelessness.

Yours very truly, (66)



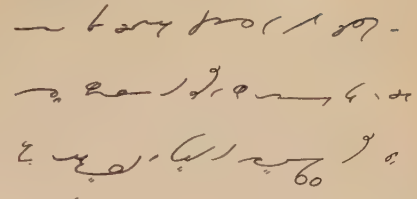
15

Mr. John Winthrop,
Chattanooga, Tennessee.
Dear Sir:

We take pleasure in giving your ice cream and service the highest recommendation possible. Since opening Roseland at | Broad & Columbia Avenue, we have used nothing but Colonial Ice Cream. Comments as to its quality and taste, without | exception, have been very pleasing.

We have had patrons repeatedly ask whose ice cream we serve. When we mention "Colonial" | the response is always "Wonderful!"

Yours very truly, (68)



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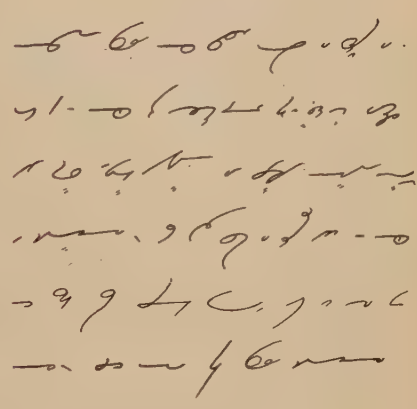


16

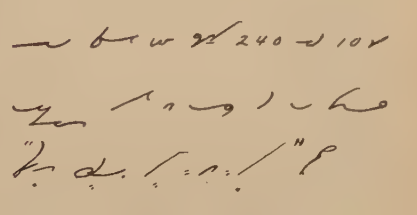
My dear Mr. Barrett:

May I take the liberty of advising you of a recent change in my business connections | from the Foss-Hughes Company of this city to the Freight Transportation Department of the Packard Motor Car Company at | St. Louis, Missouri.[1]

If at any time I can be of service to you in my new association, I shall | be very much pleased to have you call upon me.

Sincerely yours, (72)
Mr. George Barrett,
St. Louis, Missouri

17.



17

Mr. Charles W. Eastwood,
240 North Tenth Street,[2]
Rochester, New York.
Dear Sir:

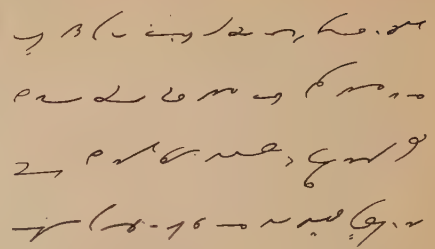
Your request for our booklet "Vertical Filing Down-to-Date" has been

[1] Not abbreviated in the body of the letter.
[2] Numerals should be used in writing the names of numbered streets above the tenth.

referred to us by our Home | Office and we are inclosing the booklet. We trust that you will feel free to call on us at any | time to give you any information that you desire pertaining to our line.

Probably you could save much time by | getting in touch with me at our Troy Branch.

Yours truly, (71)



18.

18

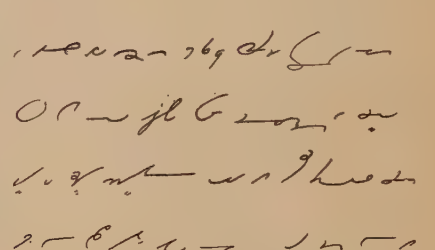
The Thomas C. King Company,
769 Vine Street,
Binghamton, New York.
Gentlemen:

Attention Mr. J. L. Brown.

Some weeks ago the Senior Order of Western Woodsmen wrote to several jewelry firms | telling them that they desired to purchase emblems and asking them to submit designs. Your firm was one of those | that replied, submitting designs.

In order that you may not be put to further trouble we now desire to inform | you that the Order has decided on a design submitted by the H. B. Rickard Company of Pittsburgh.

Yours truly, | (80)



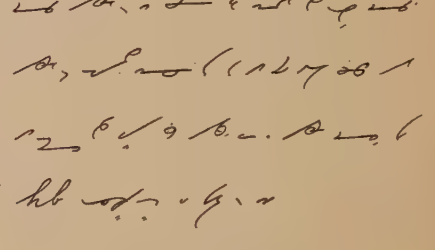
19.

19

Philadelphia Commercial Museum,
34th Street below Spruce,
Philadelphia, Pennsylvania.
Gentlemen:

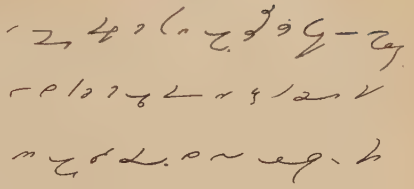
Attention Mr. G. C. Gibson.

When we receive orders from new customers in foreign territories we naturally write to | as many sources of credit information as we think should be in a position to furnish us data on which | to base our judgment as to credits.



The information furnished us by your reporting service has proved more comprehensive than | that which we usually receive from other sources, and we look forward to your reports with the feeling that they | are reliable.

Very truly yours, (85)



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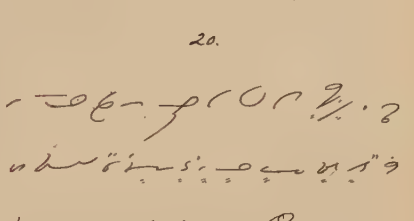
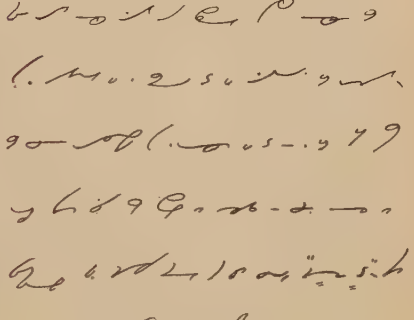


The Magnolia Paper Company,
Nashville, Tennessee.
Gentlemen:

Attention Advertising Department.

A copy of your folder "With 'Signal System' The Mail Almost Sorts Itself" has fallen into | my hands and appeals to my mind as being a description of an excellent system of handling office records. As | I am handicapped by a lack of system in an office of which I have recently become head, I shall | appreciate your courtesy in sending me your portfolio showing standard forms for use according to the "Signal System."

Very truly | yours, (81)

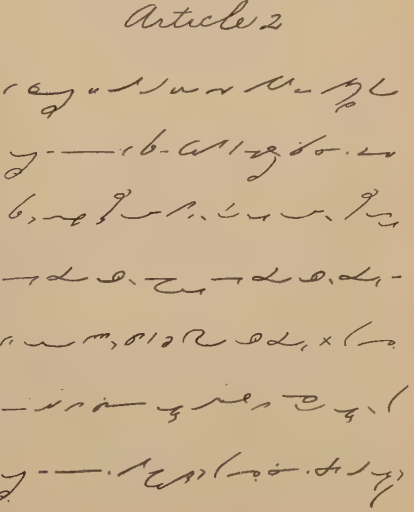


ARTICLE 2—THE JOY OF PRODUCTION

The salvation of industry and of our country depends on discovering that which will revive in man the joy in | production which instinctively he had when a small boy.

Increased wages will not do it. Shorter hours will not. Wage | workers must feel right. Employers must feel right. Feelings, not things, rule the world.

How shall we develop right feelings? | By giving more thought to human resources and less to material resources. By reviving in man a desire to produce. | By giving him a chance and responsibility.

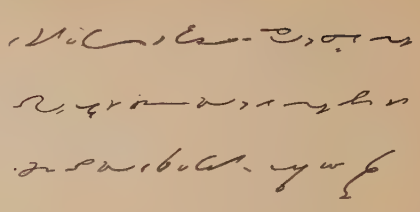


The foundation of progress is spiritual, not material.

America's greatest undeveloped resource is || the human soul.

Its greatest task is to awaken in that soul the joy of production. (116)

Roger W. Babson



21

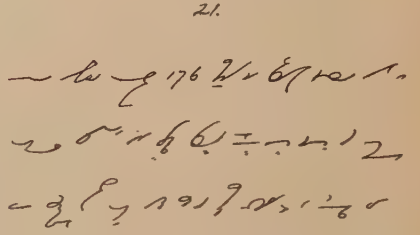
Mr. L. S. Lisbon,
176 Edgewood Street,
Spartanburg, South Carolina.

Dear Sir:

Your recent letter addressed to the Buescher Band Instrument Company asking for information on saxophones has been referred | to us as their agents in this territory.

The supremacy of the Buescher True-Tone instruments is unquestioned and, as | you are undoubtedly in the market for the best, we extend a cordial invitation to you to call at our | store and examine the instruments. We may be able to supply you with any additional information you may desire.

Yours | truly, (81)



22

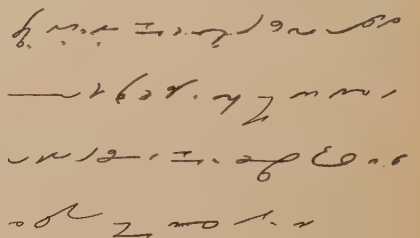
The Kearney Fencing Company,
Houston, Texas.

Gentlemen:

I have put up the fencing which I recently purchased from you and I find it to be exactly | as represented in your catalogue.

You may be interested to learn that before buying your fencing material I secured estimates | on a similar fence from other dealers. I found that by buying your fencing material I could save $35 | on four hundred rods.

Your prompt shipment of the



fencing material also was a matter of great convenience to | me.

Yours very truly, (84)

23

Mr. Walter B. Spencer,
Cashier, 215 Harlem Square,
Cincinnati, Ohio.

Dear Mr. Spencer:

The person who is taking the Springfield stock which your bank holds as collateral for the Darby | note does not get settlement until April. We find, therefore, that we must ask you to renew the note again. |

I called at the bank to see you today and as you were out I explained the difficulty to your | assistant. Under the circumstance, he was satisfied to grant this further accommodation and I have no doubt that you will | agree with him.

Yours truly, (85)

24

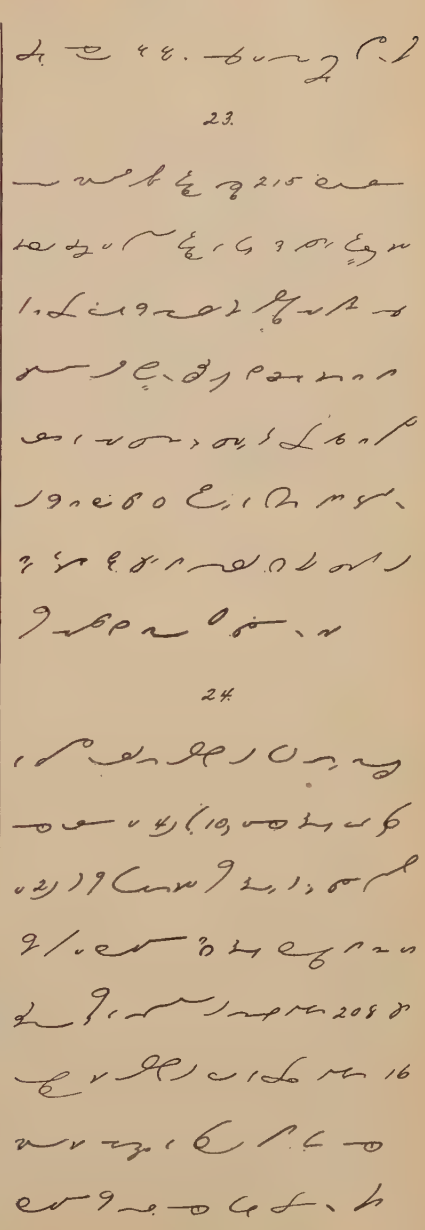
The Urdka Leather Company,
Indianapolis, Indiana.

Gentlemen:

Inclosed you will find my remittance of $400, being 10% of my subscription on the | basis of $200 for each block of the stock I have subscribed for.

Within ten days after the | date of allotment under this subscription I will pay to one of your fiscal agents, the Continental & Commercial Trust | Company, 208 South La Salle Street, Indianapolis, Indiana, or the Bankers' Trust Company, 16 Wall Street, New York | City, the balance due upon my allotment, after crediting my present payment.

Very truly yours, (95)



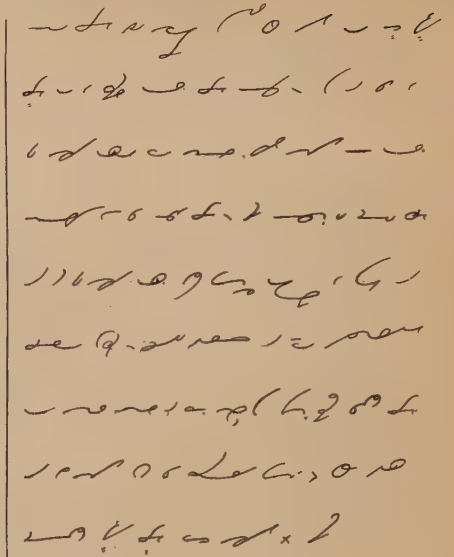
25

Mr. James S. Corbin,
Des Moines, Iowa
Dear Sir:

Our New Speed Pens are the fastest lettering pens made. By their use the show card writer or | commercial artist can do more lettering in less time than with any other pen. For the making of small signs | and for show card writing they have practically replaced the brush and similar devices. Window trimmers and interior decorators will | greatly increase their earning capacity by becoming efficient with these pens; and they can do this with very little practice. |

Why not try some of these Speed Pens on your cards?

Yours very truly, (94)



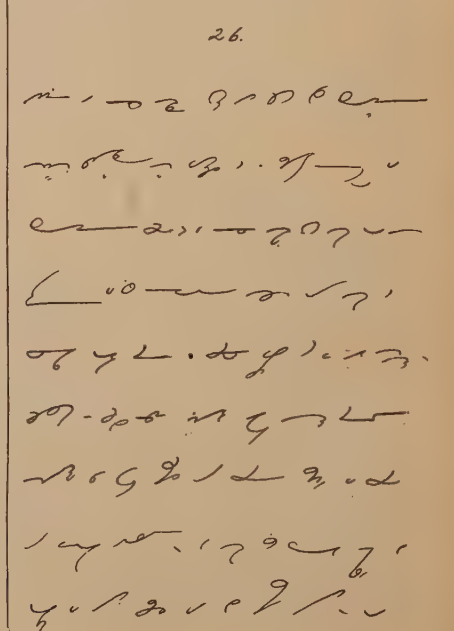
26

To whom it may concern:

This is to certify that the Aluminum Cooking Utensil Company of this city is an | extensive manufacturer of aluminum ware.

The men composing this company are good business men of high moral character, and the | company is amply responsible from a financial point of view for all its contracts. We take pleasure in saying that | anyone who desires to purchase goods from them can do so with perfect safety and feel assured of fair and | honorable treatment. The company has always enjoyed the reputation of doing exactly what they advertise to do.

Respectfully, (98)



27

Mrs. A. T. Flower,
1920 Filbert Avenue,
Omaha, Nebraska.
Dear Mrs. Flower:

We have carried a charge account for you several years. Reviewing our accounts, we discover that during | the past three months you have not had any goods charged to this account. In similar periods running back several | years, your charges each month have been in excess of one hundred dollars.

We are anxious that service and prices | give satisfaction. Inquiry through our departments fails to reveal any circumstance which might lead to a misunderstanding. We shall appreciate | a note from you explaining why you have allowed your account to fall into disuse.

Very truly yours, (98)

28

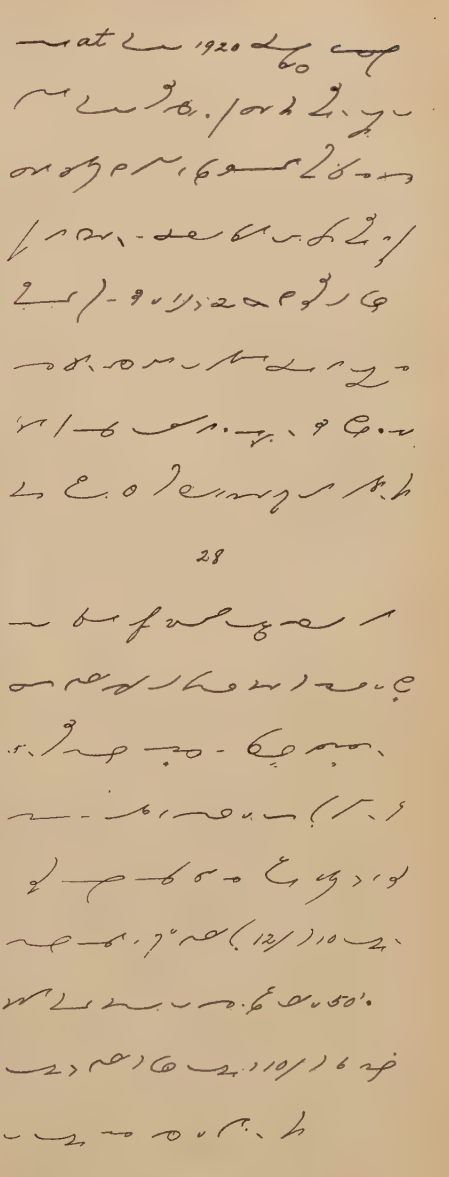
Mr. Charles F. Walters,
Los Angeles, California.
Dear Sir:

I inclose the rate card and booklet asked for in your letter of April 5. We have classes | Monday night in Ballet Technique. Come in and see the grade of work being done. Such a visit may be | made without any obligation whatsoever.

The first class meets at seven o'clock, the rate being $12 for ten lessons. | Students from the school are given a special rate of 50¢[1] a lesson.

The rate for private lessons is | $10 for six one-half hour lessons in any kind of dancing.

Very truly yours, (96)



[1] In writing amounts less than one dollar use the ¢ sign. Refer to Appendix par. 21.

29

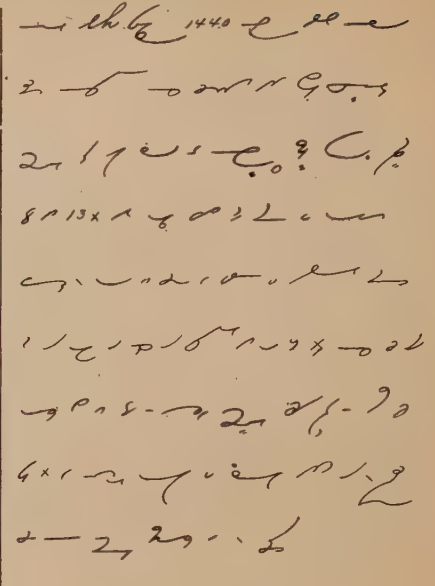
Mrs. E. H. Bonsall,
1440 National Terrace,
Milwaukee, Wisconsin.

My dear Madam:

May we call your attention to the approaching Americanization Conference, which is to be held in the | Maple Avenue Association building, February 8 to 13? It is receiving hearty support from all local organizations. Will you secure | the appointment of delegates from your society, and report their names and addresses to our office?

May we further request | that you assist in giving the Conference wide publicity in every way possible? The inclosures will be of help to | this end. We shall be glad to send more information if you request it.

Very sincerely yours, (97)



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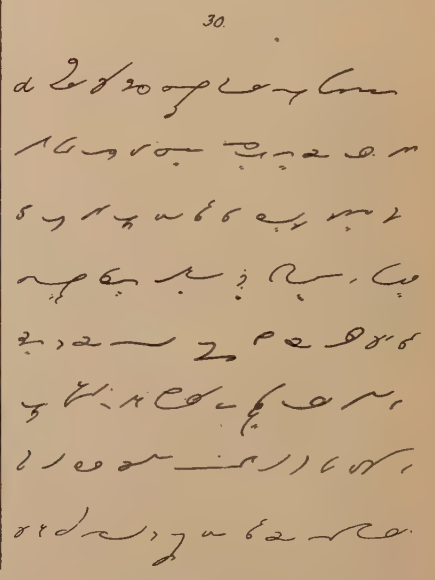


30

D. Everett Waid, Esq.,[1]
Emergency Fleet Corporation,
Brooklyn, New York.

Dear Sir:

Upon the request of the American Materials Company, we are writing to you with reference to the result | of our experience with Elastic Stucco for the Eclipse Park Industrial Housing Development at Beloit, Wisconsin.

We are glad to | inform you that we are entirely satisfied with the results obtained. It was applied on Bishop lath during the fall | and early winter months, and for part of this time the weather was very cold.

In view of our experience | we are con-

[1] Esquire usually denotes that the one addressed is a lawyer. When Esquire is used, other titles are omitted. Refer to Appendix A, par. 4.

templating the use of the same material in the housing work for the Government at Norfolk, Virginia.

Yours | truly, (101)

ARTICLE 3—POINTERS FOR AN EXECUTIVE

Don't[1] humiliate a man by advertising his shortcomings from the housetops but quietly point them out to him. He will | lose an arm for you.

Don't treat your men as if they belonged to the kindergarten class. The chances are | they are better informed on some things than you are.

Don't be afraid to compliment an employee for some considerate | service.

Don't forget that where some of your men are making mistakes that cost dollars, you may, by pursuing a | mistaken policy, cost the company thousands.

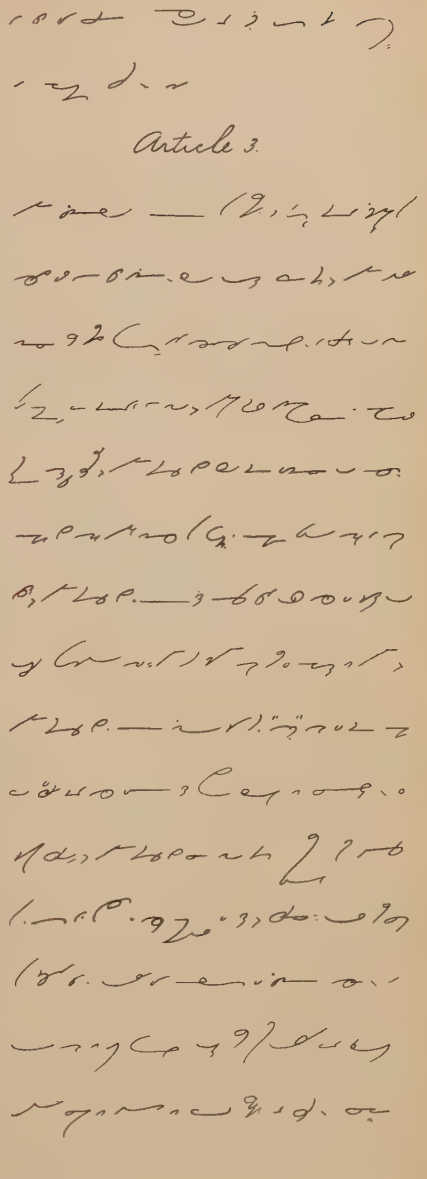
Don't forget that a man who is made out of the right kind of || stuff will resent a brutal call-down, and you should not complain if he knocks you down.

Don't forget that | a man who will stand for a "cussing" because of some mistake or oversight is not the kind of man | who is able to help your administration. He should be fired.

Don't forget that when you are checking everybody else | up, it might be a good thing to make a careful inventory of yourself.

Finally: Let each action be sweetened | with a little of the milk of human kindness. It will cause you to have pleasant recollections after you have || been laid on the shelf, and will enable you to look your old associates in the face. (217)

Anonymous



[1] In writing a shorthand outline for contractions insert the vowel.

31

Mr. Edward F. Clifford,
683 High Street,
Dayton, Ohio.

Dear Sir:

"GREAT PICTURES BY GREAT PAINTERS" are still at your command, even though we offered them to you some | weeks ago, in a letter which arrived when you were probably too busy to answer it. It was a SPECIAL | OFFER that we made then, because you had purchased our "FAMOUS PAINTINGS" and we believed you especially interested in the | really good things of art.

This special offer can not be held open beyond thirty days, unless you wish to | name a day later than this when you want your subscription to begin. In such case we should be quite || willing to accommodate you.

Sincerely yours, (106)

32

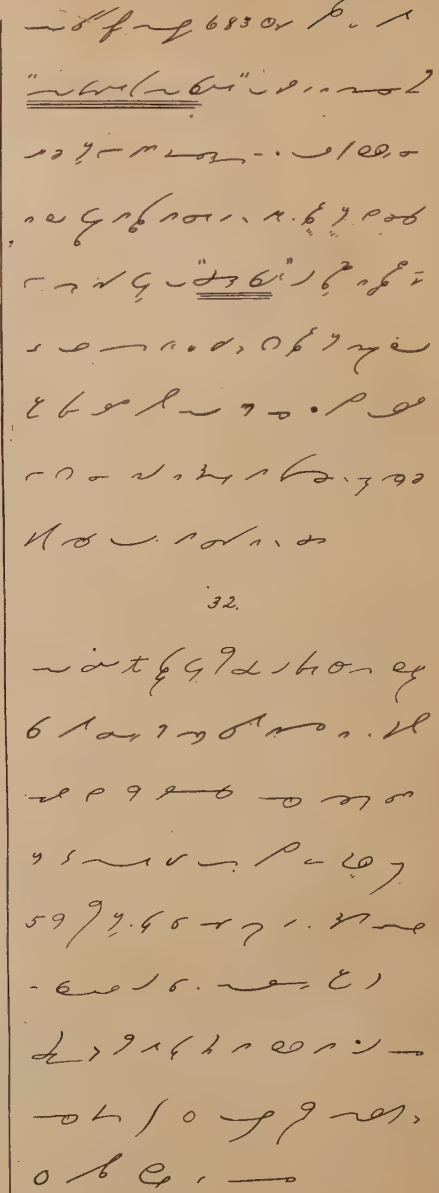
Mr. Arthur T. Bishop,
Purchasing Agent,
Fahre & Jones Iron Company,
Harrisburg, Pennsylvania.

Dear Sir:

According to the usual custom I desire to give you a few days' notice that I shall terminate | my connection with your office at the close of the working day on Friday, November 5, as I have been | offered a position with another company at a substantial increase in salary and with an unlimited opportunity for advancement.

If | it is possible for you to arrange to hand me my check before I leave, I shall be grateful.

I | deeply appreciate the many



courtesies you have shown me during my employment under your direction, and trust that my going || will not be a source of inconvenience.

Sincerely yours, (109)

33

The Sunderland Piano Company,
Columbus, Ohio.

Gentlemen:

In January you mailed us your prospect report #[1]43887, containing the name | of Mr. Elmer Cocklin, Griswold, Iowa.

Since receiving your report we have been working on this prospect very diligently and | we know you will be gratified, as we are, when we tell you that our efforts culminated yesterday in the | sale of a Baby Grand Piano and 75 rolls of music.

Our purpose in writing this letter is to | let you know that we appreciate this kind of co-operation very much.

Many of the other prospects have also developed || favorably, but this is the largest sale we have had for some time.

Yours very truly, (116)

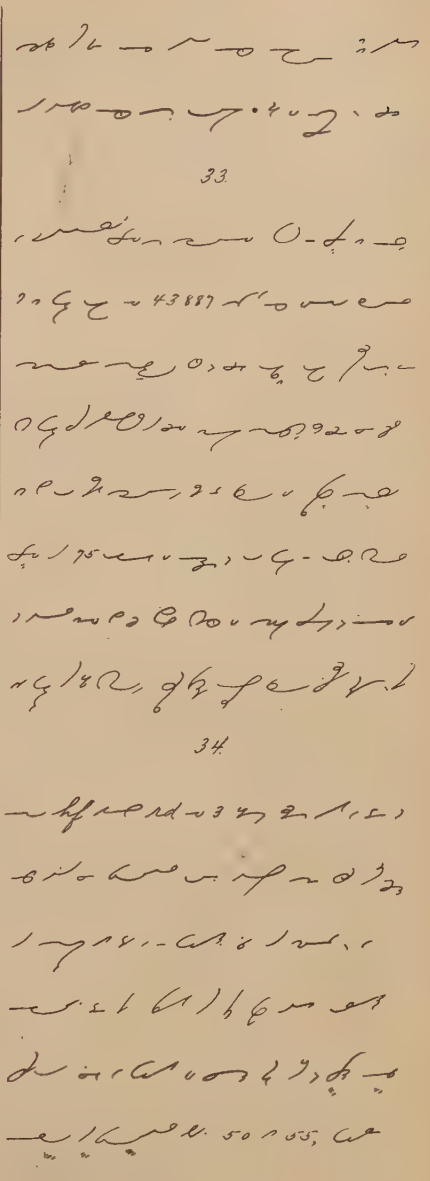
34

Mr. H. F. Thomas,
R. D. #3,
Oshkosh, Wisconsin.

Dear Sir:

The season is now at hand when poultry running at large can not find sufficient insects and grubs | to assist it in producing heat and warmth. The moulting season which the birds have just passed through reduces vitality, | hence the production of eggs falls off.

BAUGH'S MEAT MEAL FOR POULTRY, testing 50 to 55% pro-

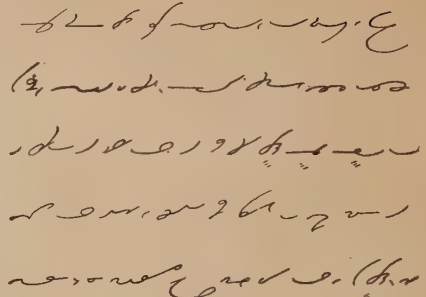


[1] In typed letters the sign # may be used instead of the abbreviation No.

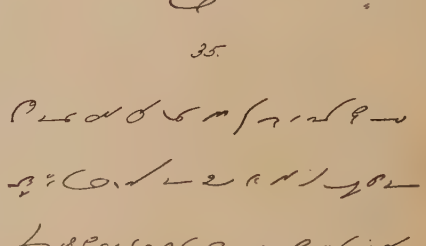
tein, | made from pure beef cracklings, will solve the problem by hastening the growth of feathers. Moulting fowls quickly regain their | vitality and start laying, and if fed BAUGH'S MEAT MEAL will continue laying throughout the winter if the birds are || kept warm and clean.

When you are ready to place your next order, let it be Baugh's.

Yours truly, (119)



35



Dear Miss Smith:

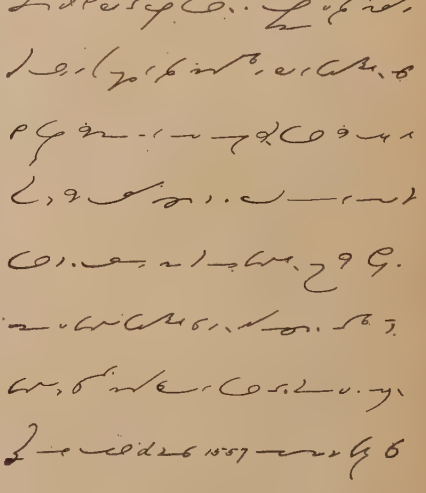
I thought I had written to you before, because at one time I was most enthusiastic over | the play. You did some excellent things to it and left out some very good points that were in the | original play. A large number of people who read it have liked it, but unfortunately the people who could not | see it were the producers. Now that prohibition has come in, the most important phase of the play has lost | its value.

As the leading character is an old man, the market for the play is a limited one for | moving pictures. Nevertheless, I shall approach a number of picture producers with it. It would make an intensely interesting picture. ||

I do not think you could sell the play in the form of a novel.

Yours very sincerely, (118)

Miss Laura D. Smith,
1557 Morgan Street,
Pittsburgh, Pennsylvania.



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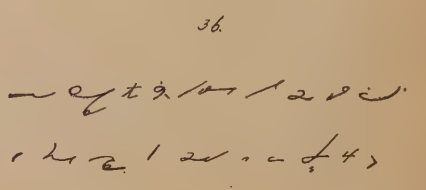


Mr. Albert T. Hayes,
Detroit, Michigan.

Dear Sir:

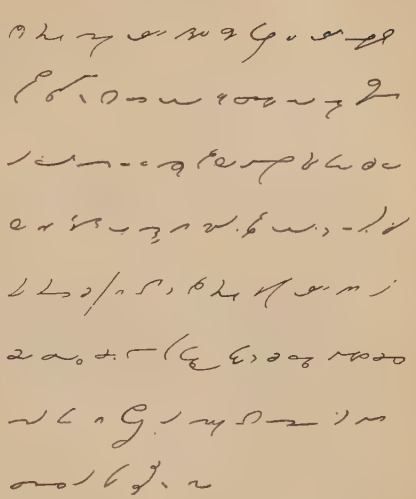
We are still holding the furs concerning which we wrote you on January 4.

These furs can not | be returned to stock, as the privilege of returning merchandise has been withdrawn. This new rule was announced in our | newspaper advertisements and holds good in all cases except where there may be fault upon our side, or where other | circumstances are considered to warrant a special ruling.

Not having heard further from you we judge your intention is that | the furs should be returned to you and we are accordingly sending them by parcel post.

We earnestly trust that || we may count upon your approval and co-operation in this movement for true economy and better service.

Yours respectfully, (119)



37

Mr. L. C. Fuller,
567 Drexel Building,
Cleveland, Ohio.
Dear Sir:

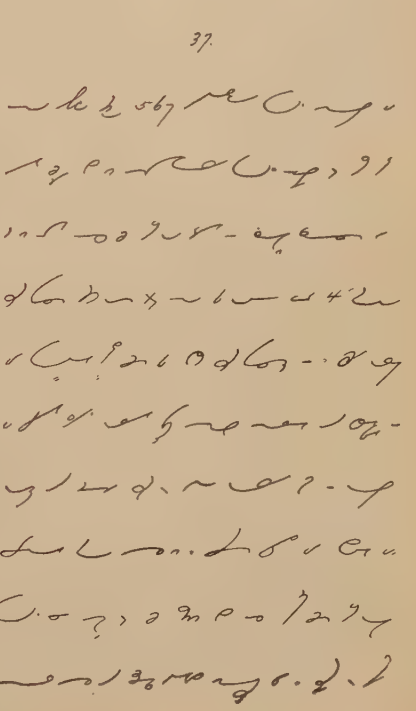
We understand that you contemplate building in the near future.

If such is your intention, may we offer | our assistance in helping you select the face brick for this work?

In our show room, on the fourth floor | of the Builders' Exchange, we can show these face bricks in a wide range of shades, including reds, buffs, grays, | creams, and ironspots; in rough and smooth faces. They are laid up in large panels which will give you a | very good idea of the appearance of your building when completed.

We assure you that any suggestion we can offer || will be gladly given and we sincerely trust that you will favor us with a visit.

Yours very truly, (119)



38

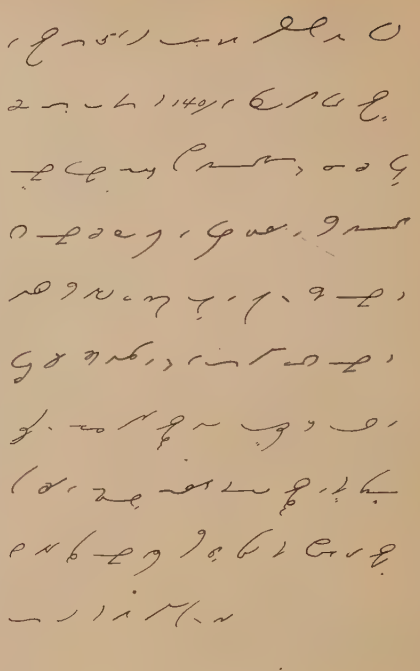
The Tyber Company,
Fifth & Lawn Streets,
Dallas, Texas.
Gentlemen:

We are inclosing our check for $140, the balance due upon the Tyber Machine placed in | our office about two months ago.

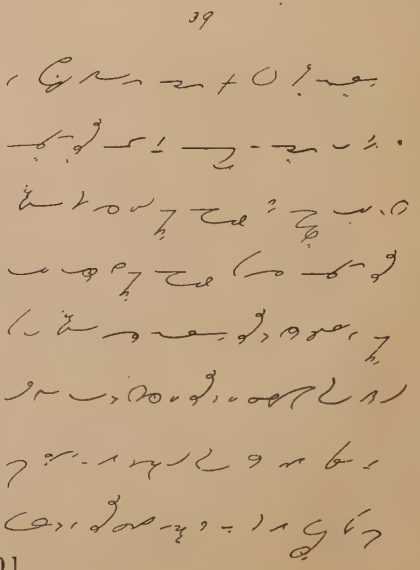
When we purchased this machine we were to have the privilege of returning it | after a two months' trial if it was not all your company represented it to be. As the machine is | perfectly satisfactory, we wish to retain it.

The work done on this machine is very satisfactory. Not only do the | typists at our Louisville office like it, but we had the unsolicited criticism from our typists at Fort Boome that || it is the best machine they have ever used, both for the appearance of the typed work and for its | durability.

Yours truly, (123)



39



with whom we have placed our compensation insurance. Particulars || of this insurance will be sent to you if you will fill in and mail the inclosed card.

Yours for | the best protection, (123)

40

Mr. William B. Hart,
333 Seventh Avenue,
Kansas City, Missouri.

Dear Sir:

We are mailing, under separate cover, the catalogue asked for in your letter of December 5.

On the | back of the order blank we are quoting you our low 15-day special price. Do not mix the "Old | Trusty" with the imitations. We could make an incubator that would not cost one-half as much as "Old Trusty" | does, but it would not be the kind to make money for the purchaser.

A good early hatch, Mr. Hart, | will more than pay for the incubator and you will have the remainder of the season for profits. The chicks || hatched early win the premiums, and bring the good broiler prices; the pullets hatched in March make the best winter | layers.

Yours truly, (123)

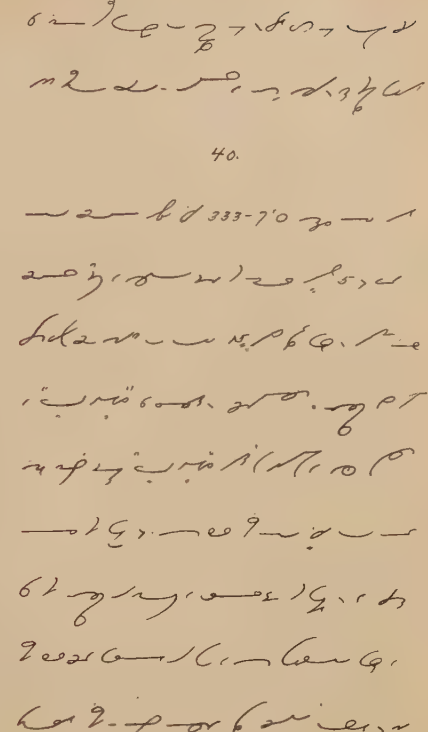
ARTICLE 4—ARE YOU DISCOURAGED?

Remember this:

When Abraham Lincoln was a young man, he ran for the Legislature in Illinois and was badly swamped. |

He next entered business, failed, and spent the following seventeen years of his life paying debts incurred through this failure. |

Entering politics again, he ran for Congress and again was badly defeated. He then tried to get an appointment to | the United States Land Office but failed.



He became a candidate for the United States Senate and was badly defeated. |

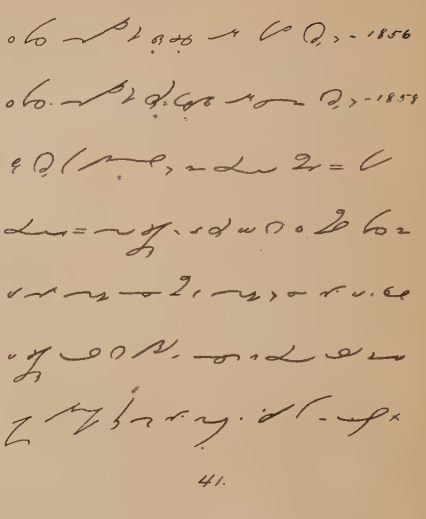
In 1856 he became a candidate for the Vice-Presidency and was again defeated.

In 1858 || he was defeated by Douglas.

One failure after another—bad failures—[1]great setbacks. In the face of all this, he | eventually became one of the country's greatest men, if not the greatest.

When you think of a series of setbacks | like this, doesn't it make you feel rather small to become discouraged just because you think you are having a | hard time in life? (164)

(Firestone.)



41

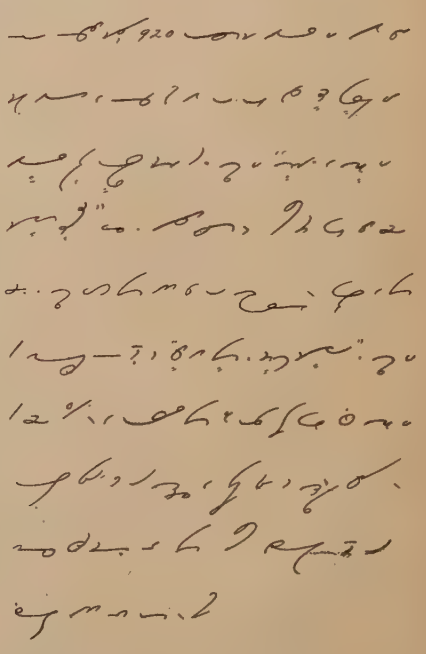
Mr. Matthew Stead,
920 Lake Street,
Toledo, Ohio.

Dear Sir:

Without stopping to look the matter up, it is our recollection that the West Branch of the Toledo | Public Library asked for a copy of "Cutting the Cost of Stenographic Service" only a day or two ago.

However, | for your personal use we are sending a copy of this book to you with our compliments. Perhaps the book | which you will find more interesting is "How to Become a Successful Stenographer," a copy of which we are including. | The latter book was written before the present high cost of living bothered us, and consequently the budget shown is || considerably out of date. You may find something in the book, however, that will be interesting and helpful to you | in your work.

Yours very truly, (126)



[1] The dash is written on the typewriter by striking the hyphen twice. Leave no space.

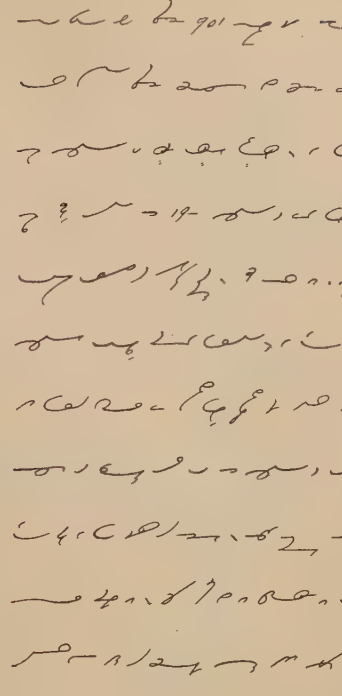
42

Mr. Paul E. Vernon,
901 Crispin Street,
New Orleans, Louisiana.
Dear Mr. Vernon:

We regret that we cannot send you our complete catalogue of Sign Writer's Supplies. The present edition | is completely exhausted and our new 19— catalogue is on the press and will not be ready for distribution | for a few weeks. We shall mail you a copy when the new catalogues are received from the printer.

The | circular which we are using to print this letter on has been prepared especially for the trade, from which to | make their selections until our new catalogue is ready. This circular shows the principal styles and numbers. Any other information || needed will be gladly furnished you. We would suggest that you outline your requirements and mail them to us, and | we will ship the goods to you C. O. D.

Yours truly, (132)



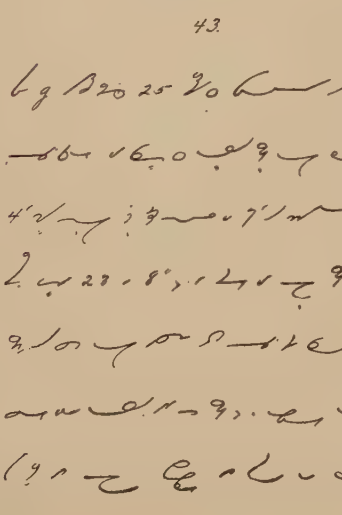
43

John G. Duffy, Esq.,
25 Oxford Avenue,
Baltimore, Maryland.
Dear Sir:

A special meeting of the shareholders of the Parker Avenue Land Association will be held in the Fourth | Ward Club House, southwest corner of Seventh & Woodlawn Avenue, Thursday evening, October 23, at 8 o'clock.

The formation | of the Improvement Association is now assured and action will be taken at this meeting for the sale of several | acres of our land to the new association.

A resolution will also be offered to employ appraisers to value our | hold-

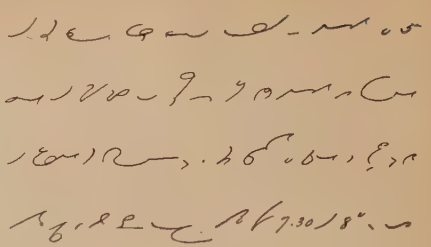


ings and fix selling prices on our land in tracts of five acres and upward, so that our agents can || offer these tracts to builders and operators for development.

A full attendance of shareholders is expected.

Those desiring to pay | the tax assessment will please do so between 7:30 and 8 o'clock.

Respectfully yours, (135)



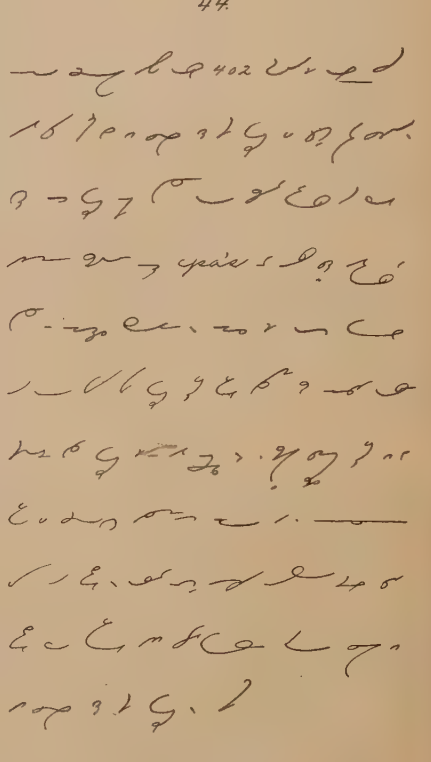
44

Mr. Wilbur L. Rice,
402 Front Street,
Richmond, Virginia
Dear Sir:

I would suggest that you equip yourself for the profession of certified public accountant. This is a new | profession in which the demand will exceed the supply for years to come, as there are not enough C. P. | A's. in the entire United States to supply the demand in New York City alone. Not only is the work | pleasant and well paid, but the profession offers opportunities that do not exist in any other line, for the reason | that the profession is in its infancy.

An established university offers you the opportunity of securing this technical knowledge at || a minimum of time and expense. Return the inclosed card, and I will furnish, without expense or obligation to you, | particulars of the plan which will enable you to equip yourself for the profession.

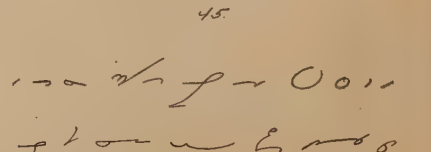
Yours very truly, (137)



45

The New England Worsted Company,
New Haven, Connecticut.
Gentlemen:

Why is it necessary for the American Railway Express Company to get out



propaganda like the copy inclosed? That | such propaganda is necessary is proof that there is lots of careless packing. The express company tells us that several | million dollars were lost during the last year because of poor packing.

An important part of a safe package is | good twine, and good twines cost less because there are more yards to the pound. The price per pound on | twines means nothing. If twine were sold by the yard there would be no low grades.

For years our organization || has made a study of twine and the uses of twine, and we offer good twines that have value in | the most yards for a penny.

Let us submit samples of twines that we have developed through years of study. |

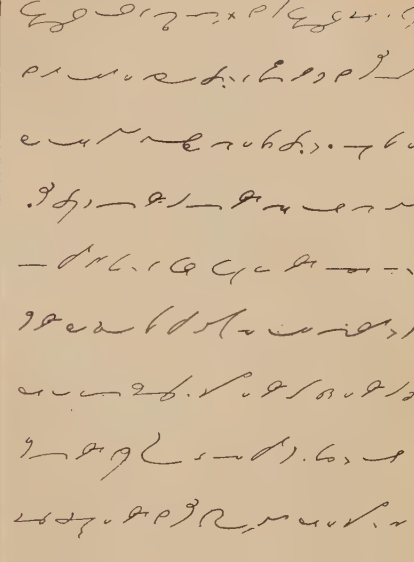
Yours truly, (142)

46

Mr. Edward R. Hardy,
902 Vesper Street,
Denver, Colorado.
Dear Mr. Hardy:

At the Wharton School several days ago I heard a lecture which I shall never forget. It | was called "According to Your Faith, So Be It Unto You." Among other things the lecturer said: "The reason many | of us do not accomplish more is because we do not attempt more. The reason we do not attempt more | is because we lack confidence; the reason we lack confidence is because we lack certain knowledge."

It occurred to me | that if we want to get on in the business world (of course not considering the higher professions) the Modern || Business Course and Service would be the greatest asset any man



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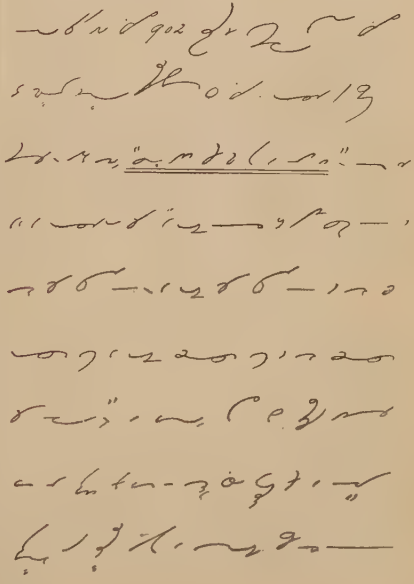
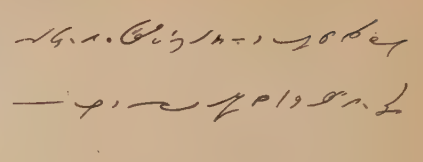
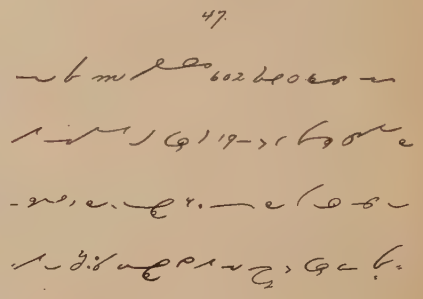


could possess. It is a breeder of self-confidence | and surely nothing is left out that would help a man reach his goal and obtain that which he is | entitled to.

Very sincerely yours, (145)



47



Mr. John M. Delaney,
602 Forrest Avenue,
Syracuse, New York.

Dear Sir:

Models and Prices for 19—.

The biggest outdoor year in history is here. Last year was a | good year, but right now our orders are so far ahead of last year that there is no comparison.

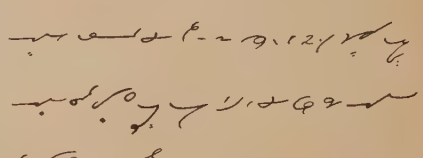
Prices | on Boat-Motors remain the same except in one case. The 2 h. p.[1] Standard Rowboat Motor, without the Automatic | Reverse, will be $100, the same price as the model with the Automatic Reverse. Discounts are the same | as they were last year. The increased cost of manufacture is met by greater economies and no changes in design. ||

There will be no deliveries on Four Cycle Twin Outboard or Two Cylinder Inboard Boat-Motors before the late fall. | Our energies will be concentrated on a big production of the single cylinder rowboat and canoe models, inboard and outboard. |

Prepare for a big year.

Yours truly, (147)

48



The Prudential Worsted Company,
103 Large Street,
Seattle, Washington.

Gentlemen:

We have completed arrangements for the inauguration of a freight service between Savannah on the American side

[1] Horse power. The abbreviation may be written either H. P. or h. p.

and Christiana, | Gothenburg, and Copenhagen on the European side. The first steamer will sail March 10.

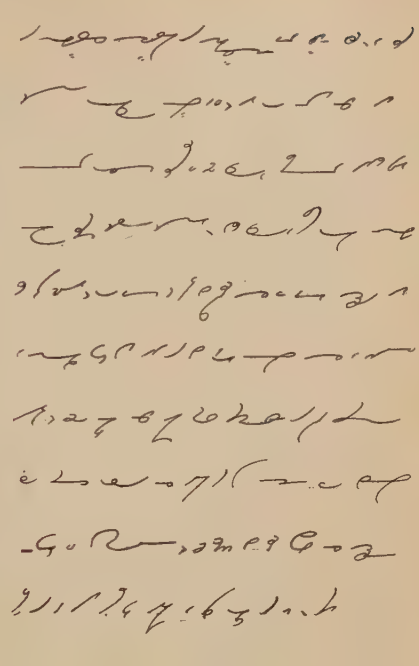
It is our intention now to | maintain regular service of two sailings each month to these ports, employing first-class steel steamers. These sailings, however, will | be increased as business warrants.

Our organization is such that we shall be able to give all shipments consigned to | us the closest personal attention, to the end that shippers may be given the utmost dispatch.

We are in position || now to book freight for this line, and shall be very glad to hear from you relative to any tonnage | for time movement or that may be in process of development.

We assure you that we shall appreciate any consignment | offered and shall do everything possible to obtain the best results for you.

Very truly yours, (156)



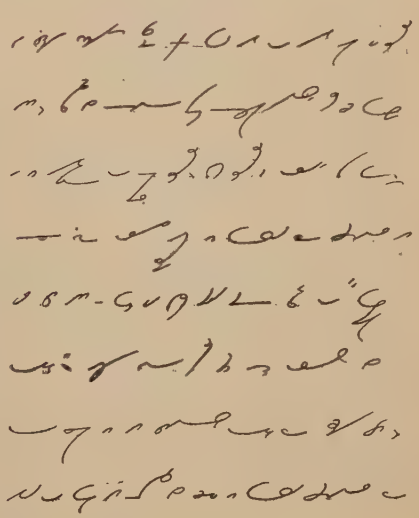
49

The Houston Worsted Company,
Paterson, New Jersey.
Gentlemen:

It is our desire to be of service to you.

We believe that mutual benefit might be derived if | we placed at your disposal our engineering service. This service is rendered by practical men who are ready to visit | your plant or factory to point out to you in person what they have found from experience are "preventable losses." | At the same time they will suggest for your consideration remedies that will enable you to utilize lost or wasted | power.

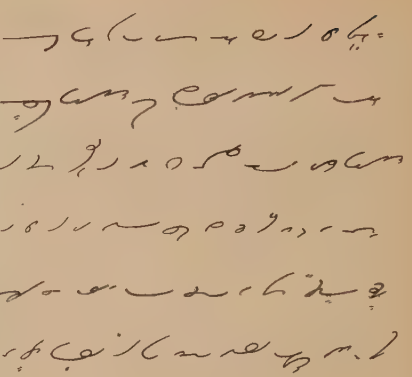
It is not our purpose to intimate that we know your plant, factory, or



manufacturing process, but our organization || knows where and how Johns-Manville products can be applied to cut down losses and effect savings; and it is | this intimate knowledge of these products, their use, and what they will accomplish that we offer you.

The inclosed card, | when returned, will secure the book, "Fuel Waste in the Power Plant" and bring one of our trained representatives to | you.

Yours very truly, (164)



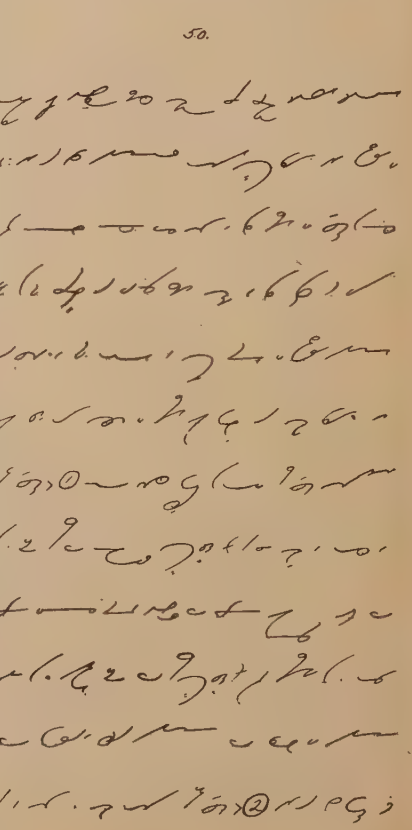
50

Robert J. Tracewell, Esq.,
Consul General,
Singapore, Straits Settlements.
Sir:

To the end that the documentary records of the Government pertaining to the expenditure of public moneys may not | only contain the best evidence of transactions, but may also be so verified and authenticated as to constitute the best | basis for auditing and accounting, the following rules shall govern the forms of expenditure documents to be used, and the | character of evidence to be prepared and kept pertaining to such transactions

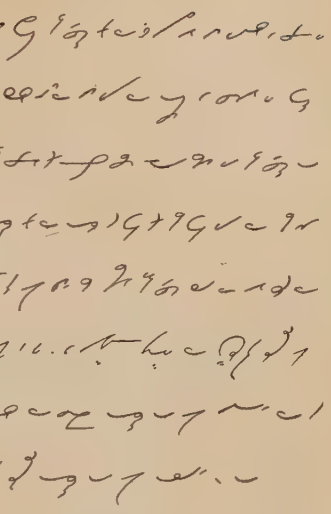
1. Unless otherwise provided by law, each transaction | conducted by an officer, agent, or employee of the Government of the United States (which when completed shall require the || payment of money from the Treasury, or payment to be made therefor, or thereon by a disbursing officer or agent | of the Government of the United States), shall be evidenced by a written or printed signed document or series of | documents which shall contain a complete record of such transaction.

2. To the end that persons whose



duty it is | to approve such transactions (or whose duty it is to authorize the payment of claims arising thereunder, or to audit | or review the accounts of persons making such payments) may have exact knowledge as to what such transactions are, each || purchase requisition (or request for purchase), each purchase order, or each other document which is to be used as evidence | of such transaction either on its face or on the papers attached, shall show: The Department, Bureau, or Division of | the public service to which materials, supplies, or equipment requisitions are to be delivered or for the benefit of which | services requisitions are to be rendered.

Respectfully, (267)



ARTICLE 5—MISTAKES

Never throw away a perfectly good mistake.

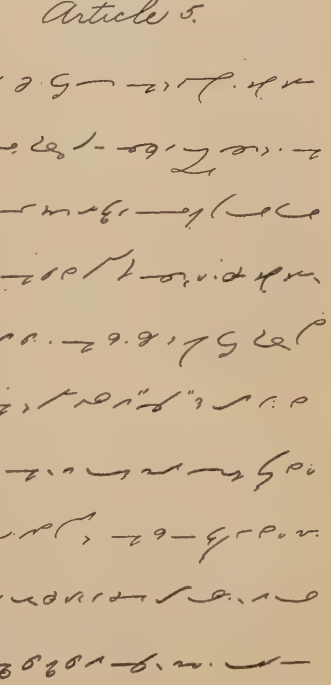
It may be a stepping stone to success, if regarded frankly, and in | any case it reveals character.

A mistake can usually teach you more than success, though possibly the manner of the | teaching be less pleasant, but there was never a mistake yet that didn't have the makings of a fine stepping | stone. The first essential to using a mistake as an asset is to be perfectly frank about its being a | mistake.

Do not try to "kid" yourself into thinking that after all it was not a mistake. You lose one || of its greatest benefits, that of warning, by yielding to that temptation.

A mistake has more possibilities than that of | warning, however.

It shows you the wrong side of things, the seams and the lining. It is like turning a | coat inside out to see how it is made. You know a lot more



about the matter than if you | had seen the right side only.

When you are called-down in the store, or the office, or the classroom, | talk the trouble over clearly with your superior. Be sure you understand what your mistake was, exactly, and how you || should go about the thing right. But never try to get an understanding with anyone when you are angry or | when he is angry.

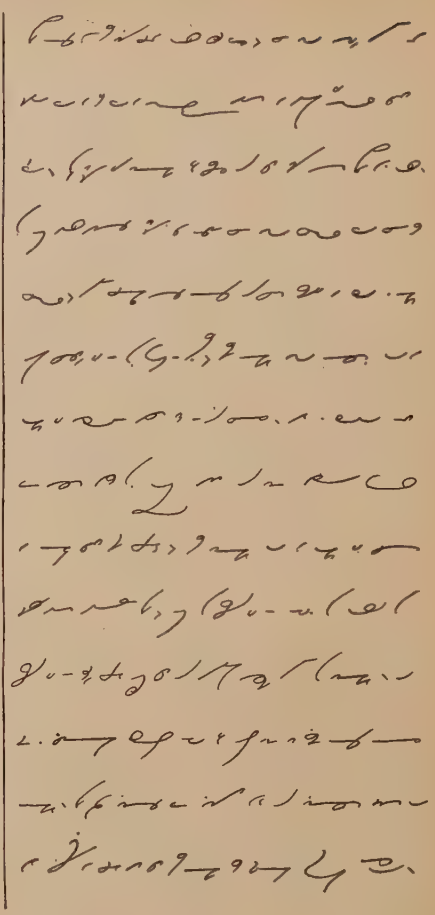
Don't simply get mad and act as though it were an insult to be accused of | not being perfect in everything.

If the mistakes you are making are the result of carelessness, take yourself in hand | immediately. It is an error in your own character that is being revealed to you, and one that will play | the mischief with your future chances.

If your mistakes are the result of ignorance, start to work to learn better. ||

Never be ashamed of not knowing, but rather be ashamed of not seizing the chance to find out; and don't | be cast down by your mistakes. There is not a human being alive, nor was there ever one, who has | not made many mistakes. But the people who get on, who do things, and who make success are those who | have had the sense to use each mistake as so much valuable material. (373)

Philadelphia Evening Bulletin



PUNCTUATION DRILL

PART II

Forty-nine unpunctuated letters with style suggestions.

The letters in this part are unpunctuated, as they are designed to provide drill in punctuating, paragraphing, capitalizing, and arranging.

Before beginning the work of this part study carefully *Appendix A* and *Appendix B*. *Appendix B* is a summary of Style Sheets prepared by Correspondence Managers in businesses of a large and varied nature. *Appendix B* contains rules for punctuation.

Section 1

Instructions: The letter on the following page is typed in what we shall call *Style One.*

For letters typed in *Style One* set the marginal stops at 10 and 65 and the tabular stops:

At 15 for the first line of the address.

At 20 for second line of the address and for the first line of paragraphs.

At 35 for the complimentary closing.

Use the tabular key to find the various points at which to start paragraphs, etc.

Business men usually prefer that letters be written in double space. Single space is used if a letter can be typed on one page with moderate crowding. On single space work, a blank space between paragraphs helps the appearance of the letter.

If a letter is a short one, use wider margins. Set the first stop at 25 instead of 20, and the marginal stops at 15 and 60.

Make one perfect copy of each of the following letters, using *Style One.*

DIVIDING WORDS AT THE END OF LINES

Correspondents dislike an irregular right hand margin. There should not be a difference of more than six points between the longest and the shortest line (final lines of paragraphs excepted).

For this reason the words in *Appendix F* (the shorthand vocabulary) are spaced to indicate where they may properly be divided at the end of a line.

Initial and final syllables containing only one or two letters should not be separated from the balance of the word.

OXFORD BANK AND TRUST COMPANY

FRANKFORD AVENUE AND OVERINGTON STREET

PHILADELPHIA

July Eleventh
1 9 2 6

Mr. Daniel E. Smith,
308 Euclid Avenue,
Providence, R. I.

Dear Mr. Smith:

We are putting in the mails for you a copy of a little volume--"The Book of the Golden Celebration."

If you were present at our dinner this may refresh your memory as to what occurred.

If you were not with us, it will outline what many have been good enough to pronounce an event.

It's good to be in the educational profession; it's good to have been at it fifty years; it's good to have had such wonderful recognition; it's good to have so many friends; it's good to sign as

Very truly yours

Logan Marshall

Inclosure

Illustration of Style One. It may be written either double or single space.

51

mr thomas w lynch 240 east washington street chicago ill dear mr lynch i inclose a note for $1500 for your indorsement and your sons signature mr yocum tells me he will pay one hundred dollars at this time please ask your son to sign the note and to return it promptly to me very truly yours

52

mr k c woodbridge 920 eighteenth street n w washington d c dear mr woodbridge a special meeting of the board of directors of the virginia land company will be held at 240 new york avenue n w tuesday evening april 13 19— at 8:15 sharp this is the most important meeting in years please be present very truly yours

53

mr william campbell evansville wis dear mr campbell as we have not received your acknowledgment of our letter of april 5 or of the copy of the book we sent you entitled how to get your patent we are anxious to know whether you received them we would also suggest that you send a sketch or a model with a full description of your invention and we will give your business careful attention very truly yours

54

mr george a hastings 537 lake street erie pa dear mr hastings we are very glad indeed that you have found cutting the cost of stenographic service and how to become a successful stenographer interesting probably you are familiar with all the books which are on the inclosed list but we send it along in case you are not many of these volumes no doubt can be found in the city libraries very truly yours

55

henry wire and fence company iola ill gentlemen i have around my house in alton a henry wire fence which was erected four years ago the fence is still in perfect condition if all the fencing material your firm manufactures gives as much satisfaction as i have received from the fence you sold me you are certainly a reliable firm to deal with and it gives me great pleasure to express to you this appreciation yours very truly

56

mrs martha w jones 396 mckee avenue decatur ill dear mrs jones the other day one of our customers sent us an order and a letter in which she said as i order again from your new catalog i am wondering why every family does not order from this book i find no prices as low as yours for the quality you offer our customers idea is a good one it may not be possible to let every family know about our bargains it may not be possible to send each family one of our large catalogs but we can write to every one who has bought from us recently and tell them that our new spring catalog is ready we want to avoid wasting these catalogs if you want to order from us and have not already sent for our new catalog just return the inclosed address label in the brown envelope mail it today and we will send you our latest catalog at once yours very truly

Francis M. Schooler
CONSULTING CHEMIST
301 PEABODY BUILDING
PEABODY

JUNE
fourth
19--

Mr. George H. Bucklin,
Mississippi Building,
Kansas City, Kansas.

Dear Mr. Bucklin:

At the approaching convention of Chemical Engineers we are going to introduce a novelty and we need your co-operation.

In past years, during the meeting, the president has asked your secretary for the name of some member present on whom to call for a few remarks.

This has been embarrassing to the president and to the member suddenly called upon.

In order to avoid this embarrassment we want ten or twelve members to consent now to say something on some related subject and to take not over three or four minutes to say it.

I urge you to kindly consent, Mr. Bucklin, and write and tell me that the President may call on you and on what subject you will say these few words.

I await your kind reply. With personal regards,

Respectfully yours,

Francis M Schooler

Illustration of Style One Modified. It may be written either double or single space.

SECTION 2

Instructions: The letter on the preceding page is typed in what we shall call *Style One Modified.* That is, the name and address are blocked as in letters typed in *Style Two,* but the body of the letter is typed in *Style One.*

Set the marginal and tabular stops as directed for *Style One.*

57

c h k motor car company 1220 atlantic avenue atlantic city n j gentlemen we have your order of november 16 for a number of repair parts we have filled this order with the exception of the seventh item which calls for one double tire carrier this tire carrier we have been unable to get and do not expect a new order of carriers in for at least two weeks as soon as we do receive them however we shall have one shipped to you very truly yours

58

the shannon hardware company 230 east k street washington d c gentlemen in answer to your inquiry of february 20 we are glad to say that the kalamazoo stove company of this city is a large growing and thoroughly reliable company they have built up in this city one of our largest industries they have customers in every city and town in america we have never heard of a single instance where they failed to live up to their guarantee yours truly

59

messrs kitselman brothers muncie ind gentlemen the fencing material we ordered from you arrived at our station in perfect condition and we have set it up we are compelled to say in all justice to you that we are very much pleased with it we find it to be exactly as represented in the catalogue i expect to be in the market for another order of fencing material sometime in the spring and that order will also go the the kitselman brothers very truly yours

60

mr james e drape 512 farmers bank bldg pittsburgh pa dear sir regarding the farm near salineville ohio we will endeavor to find you a purchaser for it at an early date if business were a little better there should not be much trouble in finding a buyer as we consider your price moderate however we will take up the hunt vigorously and do the best we can for you should someone inquire concerning the farm who seems willing to go and see it we will endeavor to make arrangements with you for its inspection in advance of their arrival we suggest that there should be some advertising done at least to the extent of $15.00 to $25.00 of course this expense would have to be borne by you but in case of a sale the charge would be deducted from our commission we should like to hear from you at once in the matter of the advertising very truly yours

61

mr i c johnson auditor georgia southwestern and gulf railroad albany ga dear sir our draft #59994 for $41.40 covering per diem car service charges for march and april was returned to day declined you state as the reason for your action that the march balance should be $21.00 instead of $23.40 upon investigation we find that the difference of $2.40 is ac-

PHONE { FRANKFORD 2782
FRANKFORD 2783

CHAS. J. McGOUGH
ASSOCIATE DEALER
4744 - 46 FRANKFORD AVENUE

PHILADELPHIA, PA. January 9, 19--.

Mr. Benjamin Allen,
320 Wister Avenue,
Philadelphia, Pa.

Dear Sir:

As you will see announced, The Philadelphia Automobile Show runs from the tenth of January to the seventeenth.

We have emphasized the word "Show" because we like it. In one definition given by that authoritative work the WINSTON SIMPLIFIED DICTIONARY, it is thus trenchantly given:

> "To present to view; exhibit; display; to tell, reveal, or make known; make clear; make (a person) understand; prove by a process of reasoning;....."

In that sense and in that definition the "DODGE" will be at the Show--literally, to prove and demonstrate to you the why and wherefore of its superiority over other cars of similar or even higher price.

We are at the Show to exhibit, display, to make clear to men of judgment--"to prove by a process of reasoning." We are at the Show to be asked questions--to be told to prove our case, to make you understand. We shall be glad to meet you there.

Cordially yours,

Chas. J. McGough

Illustration of Style Two. Should be single space.

counted for as follows the amount of $3.60 which you claim as due your road was for federal business we desire to handle federal items independent of corporate business and we ask that you kindly authorize draft for $19.50 which is the correct balance due on our corporate accounts yours truly

---

SECTION 3

Instructions: The letter on the preceding page is typed in what we shall call *Style Two.*

To type letters in this style begin each line without exception at point 10 on the scale, unless the letter is short. Begin each line of short letters at 15.

This style of arrangement is preferred by some business men because in using it, the stenographer is not required to consume time in setting the carriage at special points for indented lines.

62

mr w e zander 1842 overington street st louis mo dear mr zander our record of new business shows that we have had the pleasure of adding your name to our rapidly growing list of customers we wish our customers to be our friends and to that end it is our purpose to accord you every service and courtesy consistent with good banking please feel free to call upon us at any time yours very truly cashier

63

messrs smith and baxter 1164 n broad street newark n j gentlemen we are glad to get your request for the story of brick and we will send you a copy as soon as it is off the press we are sorry to say that our printers have been delayed somewhat so that it will be a few days before we are able to send you your copy we are inclosing a list of manufacturers who are members of this association from which you may select those nearest you and communicate with them regarding dealers and specimens of their work very truly yours

64

the remington typewriter company new york city gentlemen attention stenographic department accept my sincerest thanks for the two books you recently sent me one entitled cutting the cost of stenographic service and the other entitled how to become a successful stenographer i am reading these books with close attention and shall lend them to students in my classes i should be very glad to receive similar books and pamphlets which may be of interest to teachers or prospective stenographers at any time you have such material to send out we have in the central high school forty remington machines of the model ten type very truly yours

65

mr henry f owen 4400 ogden ave cleveland ohio my dear mr owen this is not the ordinary bargain advertisement it is just a letter introducing to you the leading floor dealer in your city it is certainly as important to have a specialist look after your hardwood floors or to lay new floors as it is to have a dentist look

HAMMERMILL PAPER COMPANY

ERIE PENNSYLVANIA

HAMMERMILL
BOND

ADVERTISING DEPARTMENT

December 14, 19-

Mr. William E. Norman,
President, Fourth National Bank,
Nashville, Tenn.

Dear Sir:

We are sending under separate cover the portfolio of Hammermill Bond samples which you requested.

These specimens have been prepared to show forms and letterheads applicable to your business and to give you an idea of how you can use our product to advantage.

Hammermill Bond is sold by our agents to your printer or lithographer who will be able to obtain any item you desire from any of the jobbers listed in the portfolio we are sending to you. We suggest that you take up the question of your work with your printer and see how you can save money by using Hammermill Bond.

We shall be pleased to have you drop us a line on receipt of the portfolio and to write us for any service which we may be able to give you.

Very truly yours,

HAMMERMILL PAPER COMPANY

Illustration of Style Two Modified. Should be single space.

after your teeth we are specialists in the art of laying new parquetry floors and renovating old floors either of hardwood or yellow pine get us to look over that staircase we can make it like new we will cheerfully estimate on that work you contemplate having done without placing you under any obligations whatsoever respectfully yours

66

mr george a wallace austin business college austin pa dear mr wallace suppose you were buying an aeroplane that the liberty motor were used in 75% of the aeroplanes and that the remaining 25% were divided among thirty-seven types of motors you wouldn't rest content until you knew all about the liberty motor would you mr wallace the figures given above apply to the heating situation and the case is parallel from an efficiency standpoint if from no other wouldn't you like to know all about the heating system which occupies such a pre-eminent position in its own particular field if interested just sign your name to the inclosed card and we will gladly tell you all about the supreme hot water heating system without cost or obligation very cordially yours the supreme hot water heating system by manager new york office.

SECTION 4

Instructions: The letter on the preceding page is typed in what we shall call *Style Two Modified.*

To type letters in this style move the paper guide all the way to the left; insert the paper with its left-hand edge against the paper guide; begin each line of the name, address, and salutation at zero. Begin every other line at 10 except the complimentary closing and the signature, which should begin at 25. Set the marginal stops at 10 and 55. Use the marginal release to move the carriage to zero. (Right-hand marginal release on Underwood machines.)

67

atlanta athletic association atlanta ga gentlemen according to our terms your account with our atlanta store is somewhat overdue that is our reason for writing you at this time we want your account we are very frank to say that we value your patronage but at the same time we must request that our terms be maintained we trust that you will accept this letter in the spirit in which it is written and we shall appreciate a prompt settlement of your overdue balance yours very truly credit manager

68

professor john d martin newton high school newton iowa dear professor we are inclosing a copy of the matter use din the international typewriter contests held in new york in october 19— in the use of this copy the worlds champion george l hossfeld broke the worlds record for speed and accuracy by writing on the underwood at the rate of 143 words a minute it is undoubtedly the best copy that could be used to increase speed in typewriting and we are prepared to furnish copies for most if not all of the

pupils in your typing class additional copies may be obtained by addressing department p underwood building new york n y very truly yours

69

mr eldridge r johnson president victor talking machine company camden n j dear sir the work carried on during the war by the navy department in developing anti-submarine devices and equipping vessels for anti-submarine operations had an important effect in restricting enemy submarine operations this result was made possible by the splendid assistance and co-operation of the many distinguished scientists engineers and business men who were in one way or another associated with the special board on anti-submarine devices which had been appointed by the department to supervise work of this nature the navy department wishes to express its appreciation of the valuable assistance rendered by you in this connection very truly yours acting secretary of the navy

70

mr reed b tait 1517 gulf avenue erie texas my dear sir the texas dinner has become a pleasing feature of the meeting of the national education association i have again arranged an informal dinner for the school people of texas and their friends wednesday evening february 26 at 6 p m sharp in the auditorium hotel chicago you and your lady or ladies are cordially invited please extend the invitation to the members of your teaching force and to other texans please send acceptances and checks by return mail if possible so that arrangements may be made in advance tickets are $2.00 per cover and may be obtained at the auditorium hotel after february 21 address me at the congress hotel chicago sincerely yours

71

mrs bixby boston mass dear madam i have been shown in the files of the war department a statement of the adjutant general of massachusetts that you are the mother of five sons who have died gloriously on the field of battle i feel how weak and fruitless must be any word of mine which should attempt to beguile you from the grief of a loss so overwhelming but I cannot refrain from tendering you the consolation that may be found in the thanks of the republic they died to save i pray that our heavenly father may assuage the anguish of your bereavement and leave you only the cherished memory of the loved and lost and the solemn pride that must be yours to have laid so costly a sacrifice upon the altar of freedom yours sincerely and respectfully a lincoln

72

mr k b bazzle r f d no 1 north river va dear mr bazzle we can mend the saws mentioned in your letter of january 28 and you will be pleased with our work the charge for hammering a 54″ saw is $6.59 for a 52″ saw $6.08 for repairing the broken projection $3 for extra points #3 4½¢ each for holders 40¢ each ship the saws at once using the inclosed card as a tag write your name and address on it plainly then attach it to the box in which you pack the saws upon their arrival we will give them a careful examination and write to you stating the exact cost of necessary repairs we can complete the work within ten days yours truly

VANITY FAIR

A Monthly Magazine of
The Stage, Society, Sports, Fashions and The Fine Arts

TEL. 2400 VANDERBILT
19 WEST 44TH STREET, NEW YORK

CONDÉ NAST, PUBLISHER
FRANK CROWNINSHIELD, EDITOR

June
TWENTIETH
19--

Mr. Alfred VanPelt,
2416 Ogden Street,
Denver, Colorado.

Dear Sir:

The next issue of VANITY FAIR is your last issue--unless you realize your plight and renew your subscription at once.

Think what it will mean to go to bed on the 24th of next month with nothing to look forward to but getting up--and going to bed again. No amusing twenty minutes tomorrow with Stephen Leacock--no Dorothy Parker confiding her emotions on the new plays--no Gordon Conway, no Ethel Plummer to satirize New York for you--no dancers careering across a smooth page--no Broadway stars gleaming and gloaming--no sketches by Fish. Never again!

Have you got that impression--and yourself in the middle of it irrevocably?

Then--hold the thought. And sign the post-card inclosed as soon as your hand is steady enough.

Thank you.

VANITY FAIR

Illustration of Style Three. Should be single space.

SECTION 5

Instructions: The letter on the preceding page is typed in what we shall call *Style Three.*

To type a letter in this style move the paper guide all the way to the left; insert the paper with its left-hand edge against the paper guide; begin each line of the name, address, and salutation at zero. Begin the first line of each paragraph and the complimentary closing also at zero. Begin each line in the paragraph except the first line at 5. Set the marginal stops at 5 and 55, and when it is desired to draw the carriage back to zero, use the marginal release (righthand one on Underwood machines). The body of the paragraph should always be single space in this style of arrangement.

73

mr william f jordan 942 evans st portland ore dear sir last months tea strainers were such a success that our special for this month will be along the same line an excellent gift at a moderate price once before i offered you a sterling pie knife at less than the cost of a plated one the price on these knives has now advanced but i offer this knife at the same price seventy-nine cents if you havent seen it a surprise awaits you the knife is full size with a solid silver hollow handle and finely plated blade it is of a shape and style to go with almost any pattern now on the market this pie knife will be for sale this year only as a customers special please get yours early as i havent enough to supply the demand yours truly

74

mr john k morgan 467 belleville street columbus ga my dear mr morgan inclosed you will find a brief statement of the course in methods of teaching bookkeeping and business practice this course is offered to public school teachers on saturday mornings from 10:30 to 12:30 beginning saturday october 4 professor c e bowman is in charge of the course he gave the same course at new york university during the last two summer seasons each year about seventy teachers were registered in his course the tuition is $15.00 for thirty lectures if paid in one advance payment or $3.00 per month for six monthly payments degree credit is allowed for this course will you kindly bring this letter to the attention of your teachers who would profit by taking the course if any are interested kindly ask them to make application not later than saturday september 27 very sincerely

75

mr ralph h hudson national agricultural school des moines iowa dear mr hudson at considerable sacrifice of selling space the walls store will devote the large thoroughfare on monday and tuesday april 22 and 23 to an intensive practical school in gardening co-operating in the movement are the national garden commission the farm journal iowa department of agriculture henry f michell company of des moines and the des moines record have every pupil give an hour or more to the subject it was not advisable to have this school on saturday that is essentially playtime for children this garden plan is patriotic work and of great pleasure to those who start right and win it is also a most healthful and interesting undertaking your pupils should learn not

G. M. Shaw & Co.

TENNESSEE TRUST BUILDING

Memphis

Sixteenth
OCTOBER
1 9 - -

Mr. Philip F. Walton,
"Locust Lodge,"
Nashville, Tenn.

Dear Sir:

Shrubbery for Next Year — I have recently been going over my own grounds with the idea of planting additional shrubbery. I do this because I can usually decide much better while plants are in leaf what I want for next year, for the reason that I can much more easily visualize the effects.

Fall Planting is most Ideal — There are also other reasons why this is the ideal time to plan. Shrubbery and plants selected now and planted in the early Fall have ample time to get thoroughly rooted; for this reason they will be more thrifty next year and have a more luxuriant bloom. There is also not the delays of uncertain weather and transportation which frequently come later.

Special rates on Early Orders — During the summer months we make special rates to those interested in this important part of the home beautiful. Our landscape architects go anywhere for consultation, or we work out plans here in our office after having a rough sketch of some of the details of a problem.

May we serve you? Write to us for advice.

Yours sincerely,

G. M. Shaw

President

Illustration of Style Four. Should be single space.

to attempt too much to hold to easily grown vegetables that there is a time to plant each thing and that hurry is waste yours very truly

76

the washington red cedar supply company columbus washington gentlemen five years ago i bought from you the lumber out of which to erect a rather large house this house we desired to move about from place to place as occasion arose so it was built in sections the house contained seven rooms we were disappointed in our purpose in respect to the use of the house and had to abandon it entirely for two years this summer we have come back to it and it will please you to learn that we found it in perfect condition there have been no leaks or warping and everything fits as snug and tight as when the house was first constructed two years ago we had the house oiled on the outside but aside from that no repairs have been made to it whatever i am very much pleased with the way this house has held up and wish to compliment you upon the quality of material you supplied us yours very truly

77

mr robert dixon 65 el molino avenue pasadena cal my dear mr dixon you are familiar with the successful centenary movement which was initiated last spring and is now completing its first year the immediate urgency put before our organization by this movement is to fill the gaps in leadership abroad and to call many additional men and women to serve in the rapidly expanding work have you ever considered seriously the possibility of your own enlistment in the foreign work the volunteer for work abroad is not a relic of a mistakenly idealistic past he is a pioneer builder of civilization the work requires doctors nurses teachers industrial and agricultural experts architectural and construction engineers i am inclosing a postal card with some definite questions printed on it if you are really interested and want to learn the opportunities for service in your own line of work please fill out the card and put it in a mail box very sincerely yours

---

SECTION 6

Instructions: The letter on the preceding page is typed in what we shall call *Style Four.*

To type a letter in this style follow the directions given for typing letters in *Style Two Modified.* It will be observed, however, that the gist of each paragraph is inserted in the left-hand margin in *Style Four.* This paragraph briefing may be inserted after the letter has been typed.

78

mr s c whetmore wilkes-barre pa dear sir a cover for the radiator on your car is essential to the best performance of your car during freezing weather radiator covers not only aid in preventing the radiators from freezing but they also retain the heat necessary for motor efficiency this condition is very important in freezing weather which is now rapidly approaching for a number of years we have been experimenting with covers of different types and have at last been fortunate in securing a cover made

exclusively for cadillac cars these covers are not only efficient and handy but they also fit well and the price of $5.00 is reasonable considering workmanship and style the inclosed folder will give you the details and an idea of the appearance of the covers on a car of the make you own we have them in stock may we put one on your car yours very truly

79

miss jane allen waynesboro tenn dear miss allen is a favor for a favor a fair exchange if so have you any friends or acquaintances who own kodaks but who do not have their finishing done by us we want the names and addresses of three such persons, together with a memorandum as to the size and make of their camera will you send us this data in return we will send you free of charge a neat and attractive little kodak album use the inclosed card give your own name and address and the size and make of your camera we also want to thank you for your orders you may rest assured that every strip of your film is developed and every print is made by experts who have the one idea of results in mind we trust that you will send us this list at your earliest convenience respectfully yours

80

mr t b whitson 923 walnut street cleveland ohio dear sir profit in repairs the number of users of electrical and physical instruments and other laboratory apparatus who come to us for repair work is increasing steadily this fact gives us the confidence to offer you our services as you review your equipment for the coming year there may be articles in your laboratory which are out of service as a result of accident the need of checking or recalibration if so it has been our experience that most of the defects which develop in laboratory equipment are of such a nature as to make it profitable to repair them rather than to order entirely new pieces of equipment badly damaged or even discarded apparatus can very often be placed in thoroughly good condition if your appropriation is insufficient to cover all of the new apparatus desired you will find it worth while to get our estimate on repairs to apparatus meters or other instruments which are not in usable condition very truly yours

81

mr thomas j hay 1610 worth street richmond va dear mr hay well how did you enjoy our fair richmonders are very enthusiastic and everyone is of the opinion that it surpassed anything ever held here particularly as to the completeness and high standard of the farm exhibits now that you have settled down to business we suppose that you have pretty thoroughly digested the literature which we gave you on the powerful little hanover we feel sure that it will fill your requirements and know that it will prove to be the best investment you ever made may we suggest that you place your order immediately naturally we want to make this sale as soon as possible but our suggestion is not wholly selfish as we have only a few trucks on hand for immediate delivery as soon as these are sold we can not guarantee delivery as the factory is even now behind on our orders and market conditions will be still more severe in a short while we wish to take this opportunity of thanking you for the interest

The Literary Digest

354-360 Fourth Avenue
NEW YORK, N. Y.

August 20, 19--

Mr. Jacob A. Huff,
540 Pine Street,
Pottstown, Pa.

Dear Sir:

We don't often bother our subscribers by asking them to do us a favor. We usually try to give more than we ask. But today, while the frank request we are going to make of you is rather an exception to the rule, we can't help feeling some justification for it because in doing us a favor you may at the same time do a real favor for a few of your friends.

Just now we are offering those who are not yet on our regular list a chance to receive The Literary Digest for the fifteen weeks covering the most important part of the Presidential Campaign for $1.50. Will you give your friends a chance to take advantage of this offer by simply telling them of it? You need not bother to ask for money. Just tell them to write their names and addresses on the enclosed card.

This will be a real favor to us and, we think, to your friends. We believe you will do it in a cordial spirit of co-operation, so that we hesitate to suggest anything in the way of "quid pro quo", but if you would like a set of the four useful little handbooks, "Watch Your English" (a small reference library for improving business and social intercourse) we will take pleasure in sending them to you with our compliments in return for your trouble in getting five subscribers.

With cordial appreciation for your kindness, we are

Very sincerely yours,

The Literary Digest

P. S. The words underlined are for you, Mr. Busyman.

Illustration of Style Five.

shown and to ask that you immediately fill in and return the inclosed card as the writer is arranging several demonstrations in your immediate neighborhood within the next two weeks yours very truly

82

messrs danner brothers annapolis md gentlemen we have been expecting to hear from you every day in reply to our letter of october 27 you will recall that we asked you to let us have an opportunity of giving you an actual demonstration of the powerful yet economical hudford tractor in order that we might satisfy you that it is all we claim it to be the writer has one demonstration booked not far from you and if you feel sufficiently interested at this time he would like to run over and show the tractor to you remember the horse eats whether it is working or not when the hudford is not paying for its board it is standing in the barn costing you nothing needless to say one tractor can do more work per day than six plows you can save many dollars by discarding animals and using a hudford no other tractor can be operated so economically no other tractor is so fairly priced there is no tractor on the market at any price that can do the variety of work this one does fill in and mail the inclosed card at once saying that you will permit us to show you the hudford yours for money saving

---

SECTION 7

Instructions: The letter on the preceding page is typed in what we shall call *Style Five.*

Style Five is suitable for special uses only. The general arrangement of the letter, so far as indentions are concerned, may follow any of the styles previously illustrated.

The words to be underscored (shown in italics), must be decided upon before the letter is typed, and should indicate briefly the gist of the letter.

83

the evendale motor company norfolk va gentlemen *you can sell motor boats* for the benefit of any dealers who contemplate handling our motor we assure them that they are on the right track *we have made a big success* of it and the sales have been very gratifying *if any one questions* whether it will pay him to handle these motors just let him *write to us* a few advertisements in the local paper and the slides in the movie houses will *start the campaign for business in the right way* we will gladly help you with your prospects by writing them from this office you are invited to send along a list of fifty seventy five or one hundred people who might be good prospects we will do everything we can to help you you wont have to go it alone if you havent the order blank which we sent you use this one so as to *get the first motor on the way without delay* fortunately we can ship promptly and youll have your motor quickly do not delay your instructions but *let us work with you and for you* yours for quick action *p s the words underscored are for busy people*

84

mr george p yerkes 602 arch street youngstown ohio dear sir *the special job lot summary sheets* which we distributed to our customers several days ago *were received with* such *interest* and resulted in such expressions of appreciation that *we have prepared another set* of these sheets which are inclosed *these goods are* sold at reduced prices and are absolutely *nonreturnable* there are no two lots exactly alike *and* all lots are *sold "subject to prior sale"* the *prices* shown *are net* for the entire lot and there are no discounts of any kind on these prices on any of the unusually large lots however we will give consideration to any reasonable offer which may be made we assure you that *this material is in first class condition it is simply odds and ends* gathered up around our warehouse and we feel that our customers should have any benefit that may be secured from this material at this special low price in sending us your orders *be sure to give us the lot number* as well as the quantity and name of the article listed and price in order that we may be able to clearly identify the lot which you desire yours very truly *p s at least read the words underscored*

85

mr alexander m kennedy 1812 market street lawrence mass dear sir *you have always wanted an automobile* spring is just around the corner and with it the end of the hardest winter in years you have been planning for an automobile for a long time *why not arrange for it now* so that you will have it in readiness to enjoy every minute of the long spring and summer ahead for your convenience *we have opened a store at 120 fifth street* just a few steps from your home you will find an automobile salesroom that for spotlessness convenience and courteous salesmen is the equal of the larger downtown establishments as the salesroom is but a few minutes walk from where you live *it will be an easy matter for the entire family to see and ride in* any of *the overland or willysknight* models that have made lawrence the leading willsyoverland city in the country stroll over any evening and let us help you solve the problem of which car to buy as the overland harper company has helped thousands of others solve this problem to their lasting satisfaction if you will check one of the squares on the inclosed postcard and mail the card to us we will send you interesting information concerning the car checked and *we wont pester you* with salesmen either *our easy payment plan may* also *interest you* while the subject is before you why not phone us about it right now lawrence 1274 and whether you want to buy or not *we hope you will* drop in for a *call anyhow* lawrence is up and coming and we can always find agreeable conversation in that very truly yours lawrence sales company sales manager *p s the words underscored are for busy people*

86

mr john b watson 6711 east broad street cincinnati ohio dear sir i was just a little disappointed at not receiving an acknowledgment of my last friendly letter to you *i* now *offer you free* a copy of *the* little *book labor saving management* for yourself and the head of your departments it contains the opinions of such foremost industrial leaders as thomas a edison charles m schwab elbert h gary charles

p steinmetz harrington emerson fred j miller president of the american society of mechanical engineers and similar experts *labor saving management furnishes* the first *concise statement of* what the *principles* of modern management are how they work the employees attitude toward them and the dollar and cents results obtained *industrial management* the authoritative industrial *magazine wishes to place a copy* of this management book free of charge *in the hands of every business executive* in your plant including yourself the help the book contains will contribute to the productivity and morale of your business *labor saving management like industrial management is helping* to improve *your business* the publicity industrial management will receive will justify the time and money it will spend in distributing the book so *send no money* for this valuable help either now or in the future merely write your address on the back of this letter together with the addresses of executives in charge of production accounting employment etc in your plant and we will send each a book free and prepaid the addresses may be written on the convenient blank printed on the reverse side of this letter but to get your copy by return mail fill out and return the blank today mail it now immediately very truly yours *p s read the words underscored*

87

mrs louis s swenson 1107 latta avenue charlotte n c dear madam i wish that i could sit there with you as you look through the pages of this catalogue i would like to *read* aloud to you *every word* printed *on pages two to six* won't you turn to those pages please and *read the* short interesting *story of how your old carpets rugs and old clothing are transformed into bright new holson velvet rugs* every bit as fine in appearance and wearing qualities as the high grade wiltons and axminsters holson velvet rugs have caused a sensation in the rug business *nothing to equal our rugs has ever been made by others* from old carpets rugs and old clothing we are the originators look through the thirty-two pages of beautiful rooms correct in every detail of interior decoration full of suggestions on how to arrange your furniture tastefully note the *splendid artistic effects secured with two tone holson velvet rugs* then refer to our price list on page 32 and convince yourself that you *save at least one half* by letting us reclaim the wool in your old carpets rugs and old clothing all we ask is the opportunity of reweaving your material into genuine holson velvet rugs and *we guarantee they will be exactly as represented* or we will refund whatever money you have paid and pay you liberally for your material read the strong and binding guarantee on the back of our catalogue and *send your order and* materials *at once* very truly yours *p s read the words underscored*

88

mrs anna f allen 362 west fourth street zanesville ohio dear mrs allen we will allow you *$15 for your old sewing machine* regardless of its make style or condition *provided you purchase of us a cabinet sewing machine this* sewing *machine stitches faster runs more easily and lasts longer* than other makes combined with an electric motor the sewing machine represents one of the remarkable inventions of a labor saving age if your old machine shows signs of wear *now is the time to exchange* it come in see our demonstrations and you will be quickly convinced respectfully p s at least read the words underscored

Philadelphia & Reading Railway Co.

The Reading

George H. Parker, Comptroller

Office of the Comptroller
Reading Terminal
Philadelphia July 31, 1920

File 4125

Mr. C. W. Mott,
Freight Claim Agent,
Canadian Pacific Railway Co.
Toronto, Canada.

Dear Sir:

Your letter of July 20,
Your file #885679-Desk 5

APRIL LOSS & DAMAGE CLAIMS

The amount of $133.22 for the April Loss & Damage Claims has been credited to your account in our June Interroad Settlement Statement. You may use this letter as your authority for drawing a draft upon us, dated September 10, for the total amount due your road as shown by the June statement.

We can not pass to your credit the amount of $79.19 due your road for the January Loss & Damage Claims since this loss occurred during the period of Federal control. We have received instructions from Mr. Sherley Thompson, Director of Finance, Washington, D. C., to withhold payment of Federal funds at this time.

If you desire to expedite payment of this claim you might find it to your advantage to take up the claim with the Director.

Yours truly,

B. F. Bunting

FOR THE COMPTROLLER.

BFB-M

Illustration of Style Six.

SECTION 8

Instructions: The letter on the preceding page is typed in what we shall call *Style Six.*

It will be observed that aside from the title, *Style Six* is similar to *Style One.* The title may of course be inserted in any of the preceding arrangements.

Since *Style One* is the form more commonly used in business, its use with the letters in section six is recommended. If *Style Two* or *Style Three* is used with title, the title should begin at the same point as the salutation, but two spaces below it, and the body of the letter should begin two spaces below the title.

89

harry e paisley treasurer seaboard and air line railroad 219 park street newark n j dear sir subject repairs to cars we have your statement of june 30 19— accounting department number 1-2576 for repairs to our cars amounting to $3.58 we also have a draft authorized by you for mileage earned by our cars in february 19— amounting to $1.30 which was returned to us unpaid if satisfactory to you we will mail you a check for $2.28 the difference between the amount of the car repairs and the mileage please inform us if such an arrangement will be satisfactory yours truly ensign oil company inc by treasurer

90

fales supply company 1003 a street boston mass gentlemen your order #18 january 3 jameson tool and manufacturing company the eighth item on this order calls for six wheels 6x½x¾″ #24 of high speed steel before entering this item we would appreciate further information does the #24 refer to the grain size or is it used in connection with the material to be ground it would be very unusual to furnish wheels in this size in grain #24 and we rather doubt if it is what would best fill your customers needs if you can not determine what the grain and grade should be kindly let us have further details regarding the work for which the wheels are intended making mention of the size and shape of the pieces to be ground also the amount of stock to be removed and the finish required with these details before us we shall have no difficulty in selecting wheels of a suitable combination of grain and grade very truly yours

91

messrs james & barton company 2040 main street worcester mass gentlemen quotations on steel balls please quote us your best price and inform us how soon you can deliver these in lots of 1000 to 2000 ranging in sizes from 1½″ to 2½″ we would make use of them in the centrifugal cups on the x c type of machine which you furnished us last year the quality can be of any range from soft to hardened steel the question of delivery is highly important since our need is very urgent very truly yours

92

mr john r kennedy 1240 pike street denver colo dear sir subject little trees we wish we might send you one of our illustrated booklets little tree farms to day but the demand for this publication has been so much heavier than we anticipated that our supply is exhausted we expected to receive the 19— edition from

the press before this but unforeseen delays have occurred and it will be several weeks before the booklet is ready for distribution no doubt you have planting problems many of the common planting questions are answered in our booklet if you fail to find your particular problem covered or want information before the booklet reaches you wont you let us help you just write us asking definite questions if you will also send us a rough sketch drawn to scale and common snapshot photographs we will be able to give you more definite information enclosed is a pamphlet illustrating some of our evergreens these little trees are splendid for both indoor and outdoor decoration they are very attractive when planted on the lawn either singly or in groups why not use some to hide a bare foundation or to screen some unsightly place your inquiries and orders will be given careful attention yours very truly

93

stone and webster inc 147 milk street boston mass gentlemen you have served us well the completion of our new refinery at baltimore establishes the latest link in our chain of plant service which extends from our refinery in new orleans to boston the labor of construction is now completed and the wheels of production are turning throughout the construction of this refinery your firm has had charge of the engineering designing and construction of the entire plant and you have rendered a service to this company marked by skill efficiency and cooperation of a pronounced character may we congratulate you upon your part in this great enterprise we know that you share our pride in its completion yours very truly

94

mr l t lukens 1525 cheyenne street denver colo dear sir subject pneumatic tires for trucks we seize the first convenient opportunity to confirm the statement made by your friend that more satisfactory results may be obtained from the use of pneumatic tires on commercial trucks than from solid tires to bear out this opinion we cite the following incontrovertible points first pneumatic tires have ten times the shock absorbing qualities possessed by solid tires second in absorbing the shocks they permit vehicles on which they are mounted to develop a much higher speed in this way a truck wearing pneumatic tires is able to make two trips while the truck equipped with solid tires is making one third absorbed shocks prevent the rapid wear of mechanical parts which is invariably noticed on cars equipped with solid tires fourth pneumatic tires are more inexpensive than solid tires fifth it is much more difficult to fit solid tires on wheels than it is to equip them with pneumatic tires if we may venture a prophesy it is that the ship by truck movement depends for its ultimate success largely upon the use of pneumatic tires on trucks acting upon this theory we have developed the new michelin disc wheel for use on the rear axle of trucks on this wheel it is feasible to mount two tires this new wheel has given so much satisfaction under test that it inspires us with the hope that it may yet be the solution of the commercial truck problem yours truly michelin tire company by advertising manager

LARKIN - SENECA - SWAN - CARROLL - EXCHANGE - VAN RENSSELAER STREETS

LARKIN CO.

ESTABLISHED 1875

BUFFALO, N.Y.

September
twenty-fourth
19--

The Wichita County Fair Association,

Wichita, Kansas.

Gentlemen:

Attention Mr. Munroe.

We wish to thank you for the opportunity you afforded Miss M. C. Walton to make the demonstration of our goods at your fair. We also wish to thank your committee for the manner in which they co-operated with Miss Walton, and the attention they paid to the demonstration. We feel that the demonstration should prove of great benefit to all those who are interested in the kind of goods in which we specialize.

Thank you most cordially.

Yours very truly,

M W. Phillips

Sales Manager.

MWP-HST

Illustration of Style Seven.

SECTION 9

Instructions: The letter on the preceding page is typed in what we shall call *Style Seven.*

Style Seven differs from *Style Six* in the title. The name of an official or department is substituted for the subject title. This guides the mail clerk in distributing letters to the department or official concerned without undue loss of time. When typing letters in Section 9, follow the directions for *Style Six.*

95

messrs howard s conwell & co 1800 east 40th street cleveland ohio dear sir attention mr john f conwell a mutual friend has suggested that out of my actual everyday experience i could give you two pointers of value first that multigraphed letters are essentially typewritten letters in both production and appearance second that hammermill bond the utility business paper is perfectly adapted to multigraph work this is a personal letter to you from me but because you are multiplied several thousand times i have produced it on the multigraph in an hours time without this machine i would have had to employ a dozen typists for several days thus i saved time and money this letter is therefore a sample of multigraphed typewriting and proves my first point it was produced at the rate of 4800 an hour with signature note the paper is hammermill bond proving my second contention that this bond is ideal for multigraph work please examine the sheet carefully the cost of multigraphing this letter was but 68 cents a thousand compare this expense with the cost of individually typewritten letters and include in your consideration the time necessary to scan each typed copy for errors the american multigraph sales company east 40th street & kelley avenue cleveland ohio will gladly demonstrate to you multigraph equipment that will do this work at prices from $275.00 up yours very sincerely

96

the rotospeed company dayton ohio gentlemen attention mr rothermel i want to compliment you on the good work being done by your rotospeed duplicating machine lately installed in our office in our business we use a large number of form letters and of course we want to make them as personal looking as possible to write each letter on the typewriter was entirely too slow so we had them printed in typewriter form we certainly had our troubles to get the type in the body of the letter to match the fill in of the name and address trouble to get the ink on the typewriter ribbon to match the body of the letter trouble to get the letters from the printer who would promise to have them out tomorrow or the next day and who would send them the next week the expense was high too since installing the rotospeed we have quit worrying about our form letters when we want five hundred or a thousand copies of form letters we have them in half an hour the fill in always matches perfectly the letters are as nearly personal as it is possible to make them and the expense compared to the printers charge is almost nil all this is due to the rotospeed it is an indispensable part of our office equipment respectfully yours

97

mr william wick 1226 allen street reading pa dear sir attention mr patriot the drive for funds for the erection of a home for

the reading post no 211 of the american legion has resulted to date in a fund of $12000 this drive is for $40000 with which to erect a home and headquarters for the post to be dedicated to the service men who lost their lives in the world war the executive committee of the post has considered the matter carefully and feels that the lack of a more general response to its appeal was undoubtedly due to the fact that the people of reading were not thoroughly acquainted with the purpose of the drive and the uses to be made of the memorial building there is attached hereto a statement quoting from the preamble of the constitution of the national body to show the objects of the organization there is also an outline of the plans of the reading post which are submitted for your consideration in view of the support received by the post as indicated by the number of subscriptions made we cannot but feel that you must also desire to participate in the erection of this memorial by making a contribution or by an additional contribution if one has already been made your hearty support in helping to carry the drive to completion is solicited yours respectfully

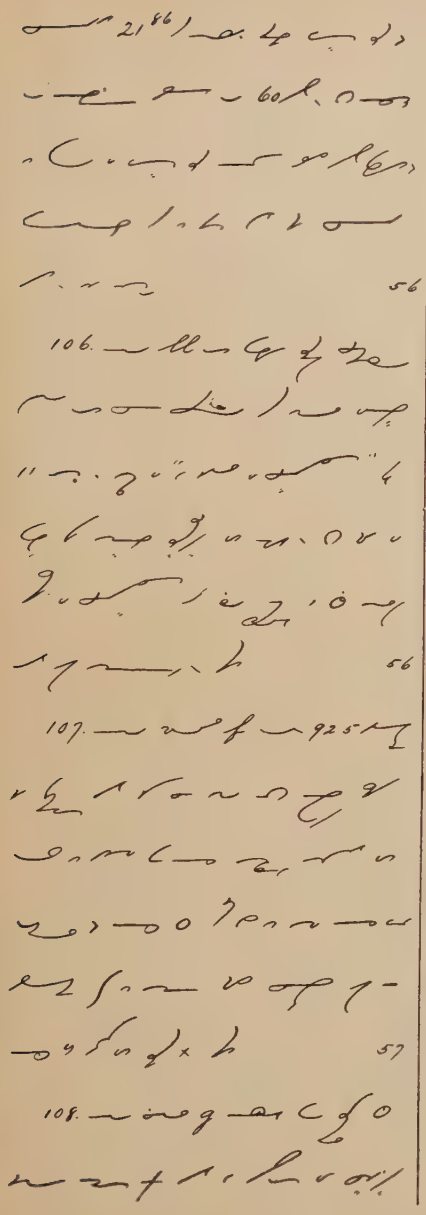
98

federal school of commercial designing minneapolis minn gentlemen attention mr j c buckbee jr several of our composing staff recently began your course in designing upon making inquiry as to their progress and their satisfaction with your course i was very much gratified to learn that each of them is enthusiastically pleased with your general methods knowing mr almars personally i am not surprised at this but feel that the satisfaction of our people will be of interest to you one of our employees the foreman of our composing room had previously taken the i t u course of lettering and designing comparing your course with his former experience he tells me that your method of teaching is so different and so much more comprehensive that he finds it much easier to follow instructions and on this account gains more self confidence in his work this method of teaching commercial designing by mail is a splendid forward step all of us identified with the graphic arts realize what a dearth there is of really good commercial artists and anything that will swell their ranks and make possible a more intelligent interpretation of commercial art will certainly react to the benefit of all connected with the graphic arts and advertising yours very truly

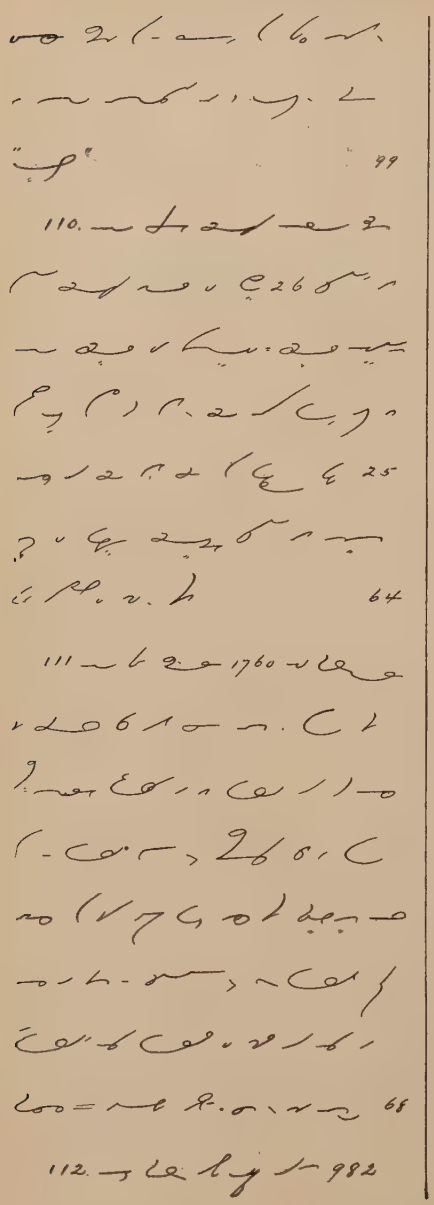
99

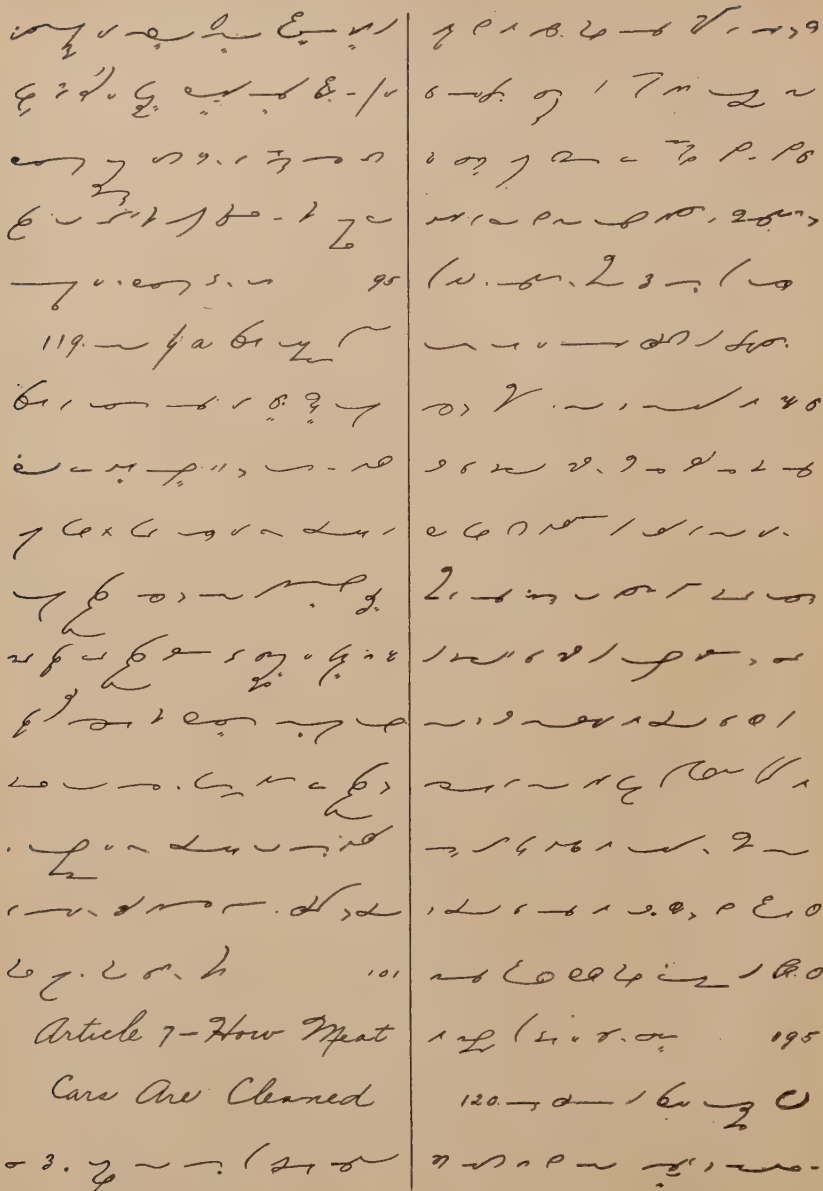
messrs lasher & lathrop new orleans la gentlemen attention mr lathrop we believe you will enjoy reading the story of brick the facts have all been carefully verified and the statements are based on a very wide and long extended experience it would be impossible to reproduce in color the charm of brickwork and of course there is not sufficient space to show the great variety of uses to which face brick may be put but there is enough to suggest to you the wisdom of investigating thoroughly the merits of face brick before you decide on the material for your house building a home is a very important step and you can't afford to make a mistake at the start many face brick manufacturers and dealers have beautiful display rooms where you can see the various colors and textures of face brick as they would appear on the wall we should like your opinion of the story of brick and shall always be glad to serve you in anv way we can sincerely yours

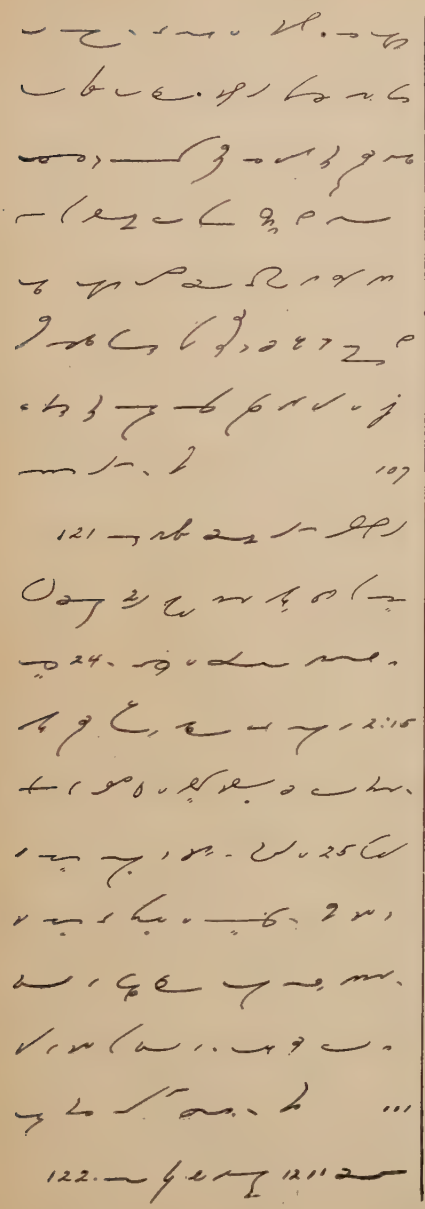
PART III

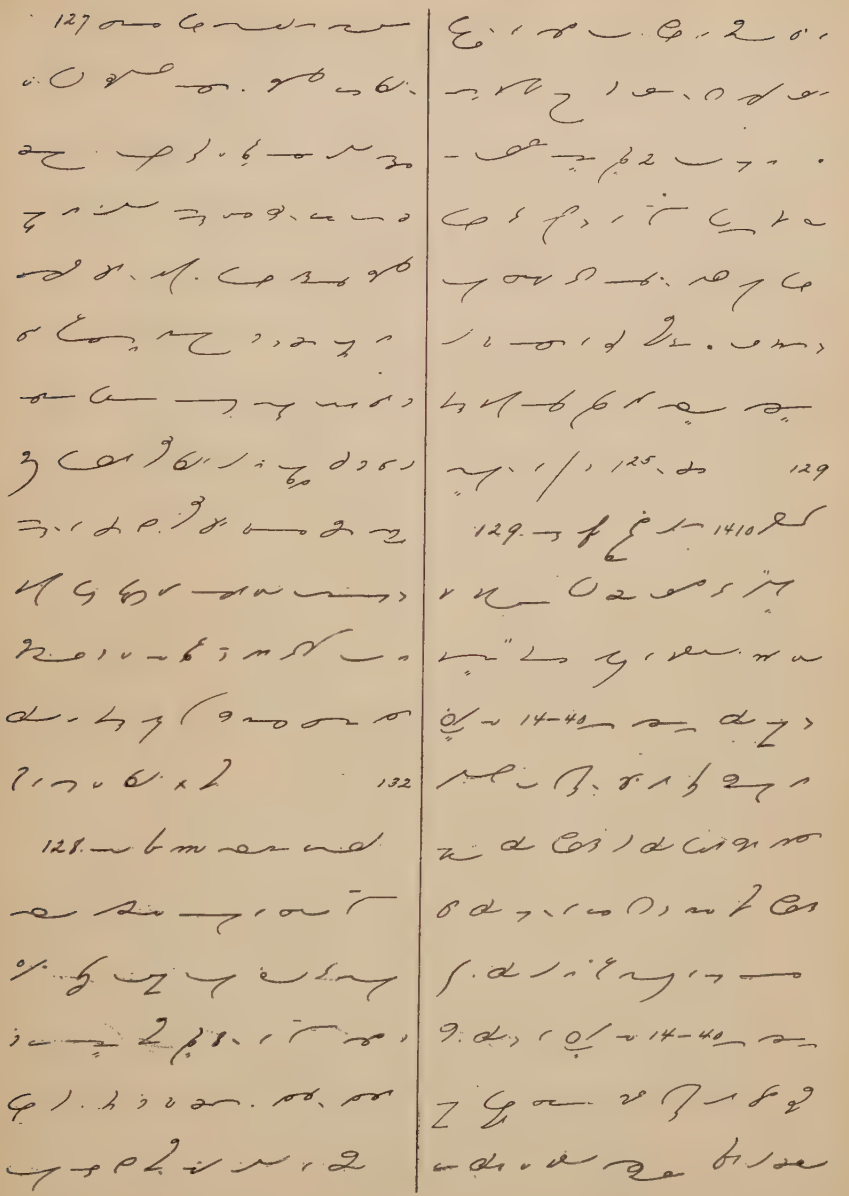


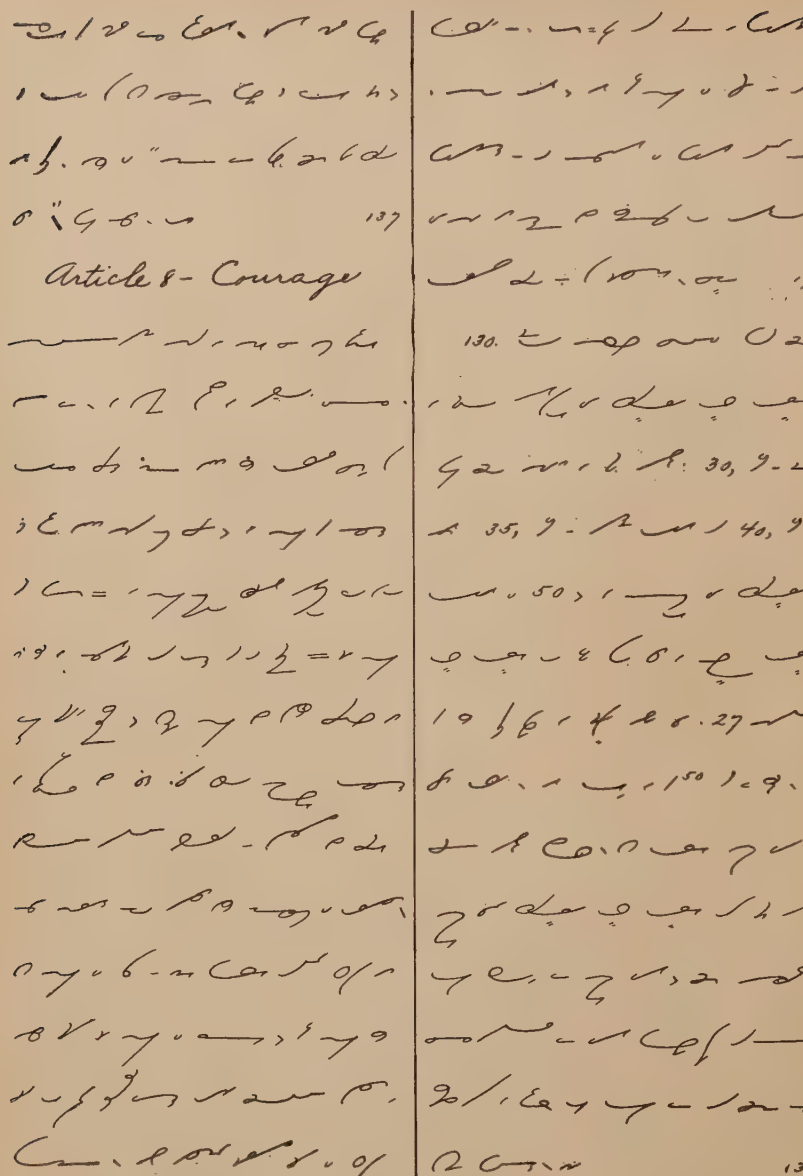
Article 6—Happiness



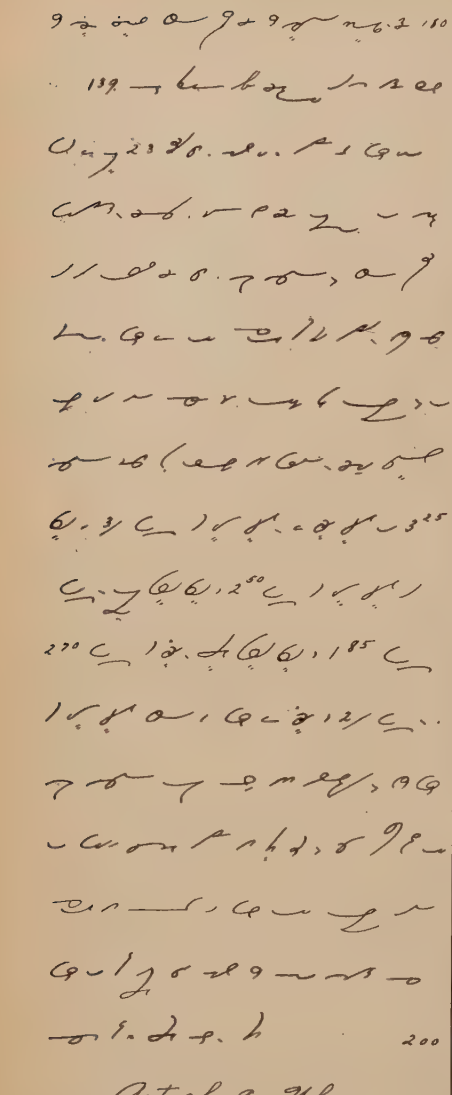




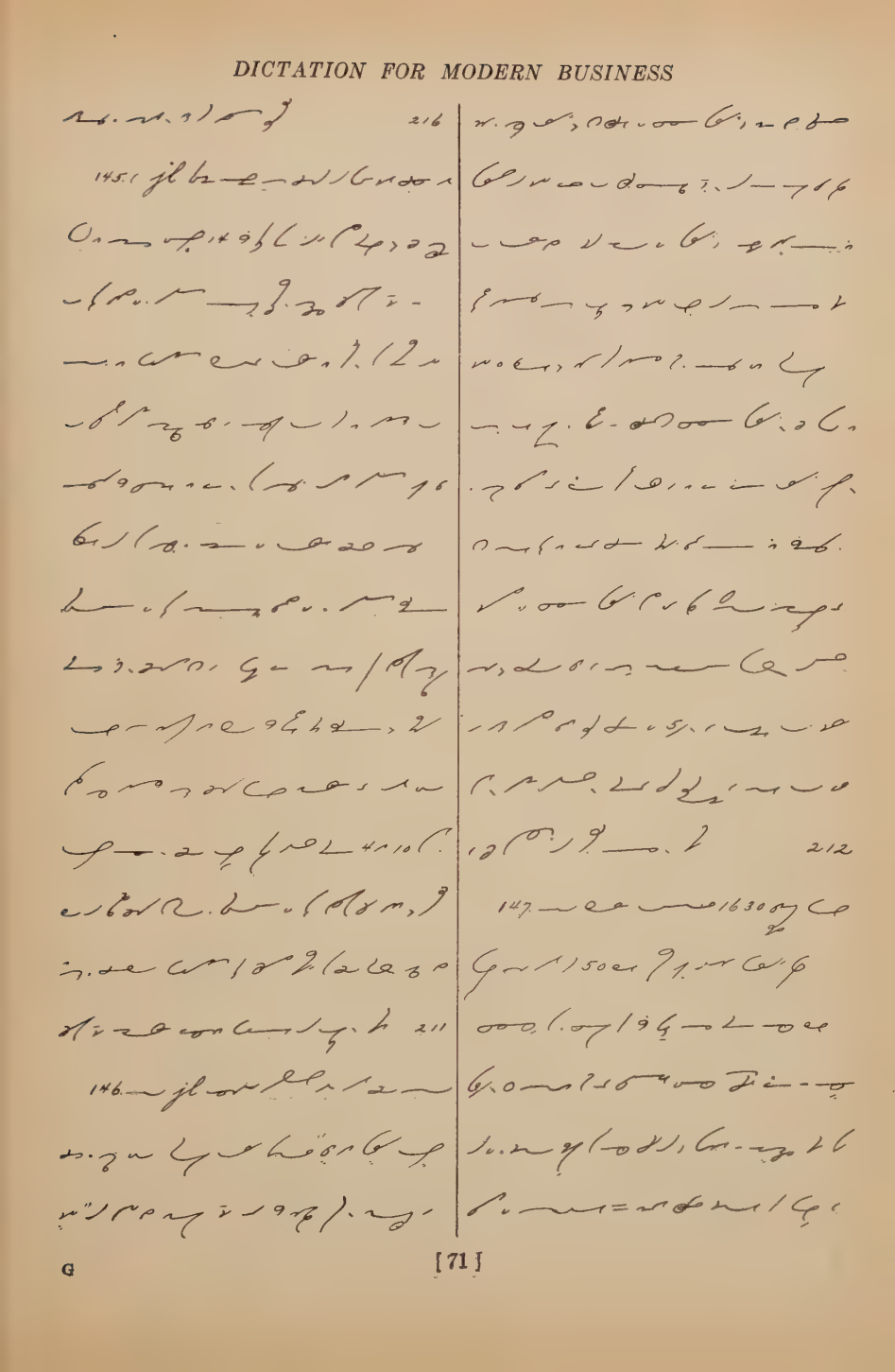


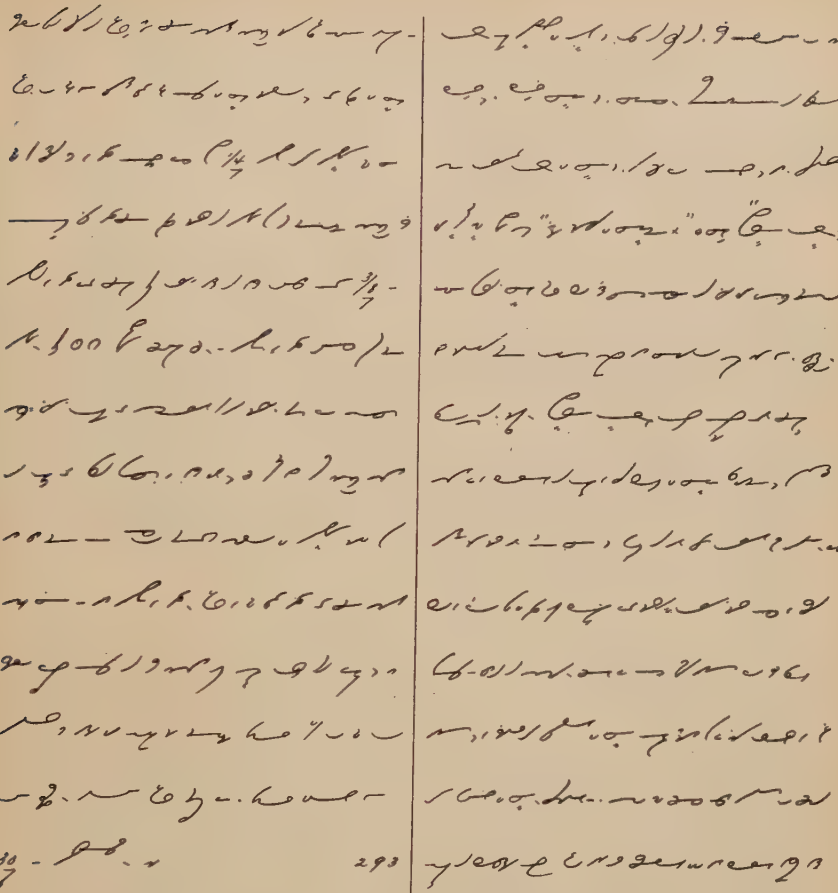


Article 8- Courage



Article 9. Why
Millions Laugh





Article 10—The Standard of Americanism

GENERAL LETTERS

PART IV

One hundred letters arranged under those departments usually found in each large and highly organized business.

The student should practice each difficult word in the letter before taking the letter from dictation. Words that may be especially troublesome are written in italics. A very complete vocabulary of shorthand outlines begins on page 381.

Outlines for the names of the months and days of the week are given in *Appendix E*, beginning on page 374.

Outlines for the names of cities used in this book and for the names of states are in lists at the end of the general vocabulary, page 423.

The authors recommend that students learn to write in shorthand the names and addresses of letters.

Section 1—Adjustments

150

Messrs. *Marcotte* & Lambert,
Peoria, Illinois.
Gentlemen:

Your recent order of July 12, specifying $\frac{5}{12}$ dozen *washers* for the *Enterprise* Food Chopper, failed to state | for what *particular* chopper you need these washers. Upon receipt of the number of the food chopper for which the | washers are needed we shall be pleased to ship them to you without further delay.

Yours very truly, (58)

151

Mr. Stuart S. Neave,
Tacoma, Washington.
Dear Sir:

We find that the item *charged* on your bill of March 29, was purchased January 2. Did | you not purchase a rocking chair for $7.50 in the toy section on this date? You | will *observe* by *reference* to your bills that this purchase was not entered in your account for January. With this | *explanation* we trust the charge will be found to be correct.

Yours respectfully, (73)

152

Elgin Locomotive Works,
Elgin, Ill.
Gentlemen:

Attention Purchasing Department.

We received from you on September 27, one casting from *Pattern* #182 | 887 weighing 147 pounds.

We have gone over this casting very carefully in order to | determine just why it has been returned to us, but are unable to discover any defects in it. We would, |

therefore, ask you what *disposition* you wish us to make of it.

Yours very truly, (75)

153

Messrs. Smithers & Company,
Chicago, Ill.
Gentlemen:

You informed us in your letter of December 17 that *Young* & Field Company's order #2840 | for *white metal sheets* had been shipped by express on Saturday, December 13.

Up to the present time we have | no record of having received a bill for this shipment. Should your records show that a bill has been *rendered*, | please send us a *duplicate* copy of it for our files.

Very truly yours, (74)

154

Messrs. K. G. Brown & Company,
Dallas, Texas.
Gentlemen:

In re our *invoice* #294593, date February 26.

We find that the | one set of 30 x 3½ *Weed* chains for *solid* tires were invoiced February 12, and should | not have been charged again. We are, therefore, enclosing our *credit memorandum* for $6.15.

The #7133 | *Revenoc Aluminum Sauce* Pans, shipped February 28, are not equipped with handles. You reported that these | handles were missing.

Yours very truly, (86)

155

The Caravel Company, Inc.,
309 Broadway,
White Plains, N. Y.
Gentlemen:

We are returning herewith *duplicate* copy of your order #C–6913. You will observe that changes | have been made both in the price of the drums and the terms of the order. The price of the | drums is made $11.00 *instead* of $10.75, while the terms are made Net Cash in | thirty days. These changes were fully *understood* by your Mr. *Hallowell* when he visited our office Thursday.

Yours truly, (79)

156

The Smooth-on Manufacturing Co.,
470 Communion Avenue,
Jersey City, N. J.
Gentlemen:

Iron Cement.

Your letter of March 24, acknowledging the receipt of our order, No. 7250, dated | March 22, for one five-pound can of *iron cement* to be shipped to Elkton, Maryland, *indicates* that our | order was *misinterpreted*. What we desire is one five-pound can of No. 1 cement.

Please acknowledge the receipt of | this *correction* and have the cement shipped at once.

Your prompt attention to this order will *be appreciated*.

Very truly | yours, (81)

157

Mr. George T. Batzel,
917 Van Buren Street,
San Francisco, Cal.
Dear Sir:

We have *carefully investigated* both in our press room and in our shipping room, your reported shortage of | *posters* and have found that there were 100 copies *delivered* to you.

We sent to the press room 130 | sheets in order that there should not be a *shortage*, but rather a *surplus*.

We feel confident that | if your receiving department will recheck our last shipment of posters, the number will be found to be correct.

Very | truly yours, (82)

158

Mrs. O. T. Stockton,
320 State Street,
Harrisburg, Pa.
Dear Madam:

The table purchased by you and *ordered* to be charged and sent to your home, has been *returned* | with word that you will not accept it.

It is our earnest wish to serve our customers fully, so we | are writing to ask whether this information is *correct*, or whether there is perhaps some mistake in the *merchandise* sent. |

A *self-addressed* envelope is inclosed for your *convenience* in replying, and we shall heartily appreciate your kindness in giving | us this information.

Yours respectfully, (85)

159

Mr. W. D. Staple,
Kansas City, Kansas.
Dear Sir:

In your letter of February 23, you requested our *permission* to return for credit eight sacks of | *#7 Chilled* shot.

Our records do not show that we shipped you the shot, neither does your name appear | upon our books as a *customer*. Therefore, kindly let us know from what store the shot was *purchased*. If you | find that it was purchased from one of our branch stores, kindly supply us with the date and number of | the invoice, and we shall be pleased to take the matter up further.

Yours truly, (95)

160

Mr. F. K. Keyes,
New Albany, Ind.
Dear Mr. Keyes:

You reported in your letter of February 12 that you had received a mattress from us which | you did not order.

We have made a careful *search* through our files but we are unable to find a | record of this shipment to you. We would therefore ask you to supply us with the date and number of | our invoice on which the *mattress* was charged. Upon receiving this *information* we shall be pleased to take the matter | up further for prompt and satisfactory *adjustment*.

Yours very truly, (90)

161

Millersburg Coal & Coke Company,
Guarantee Title Building,
Chester, Pa.
Gentlemen:

Attention Mr. John L. Smith

It will be observed by referring to our order, dated May 3, for twenty | cars of coal, that there were two grades ordered, as follows: ten cars at $7.50, and | ten cars at $9.00.

We have received seven cars billed at $7.50 and thirteen cars | billed at $9.00, or a total of twenty cars. Three cars were billed at $9.00 which should have | been billed at $7.50.

We shall ask you to send us a credit memorandum covering the || excess charge on the last three cars.

Very truly yours, (110)

162

The A. J. Warren Company,
West Hoboken, N. J.
Gentlemen:

We are sending to you, *herewith*, our bill for $4.17, representing *storage*,

freight, and *cartage* | charges on the toy horses billed to you in December amounting to $22.50.

Our previous | letters to you show that the toy horses were stored with the Twentieth *Century Warehouse* Company at West Hoboken because | you failed to accept them when notified by the railroad company that the goods were at the *freight* station.

Since | our bill of December 2 for the children's *vehicles* is thirty days past due, we must request that you mail || us your check covering this shipment and also the storage, freight, and cartage charges, without further delay.

Yours truly, (119)

163

Mr. C. C. Young, President,
Young Brothers Dry Goods Co.,
Bloomington, Ill.

Dear Mr. Young:

We are sorry to learn that the order you gave our Mr. Johnson for *Patrician* Silverware has | not been received by your friend in St. Louis.

Our records show that these goods went forward by *express* on | March 4, and should have reached your friend before the *strike* of the express employees, although this trouble may have | had something to do with the delay of your order.

We feel that we have given you the best service | possible under the *circumstances*, as each piece had to be *engraved*. It takes time to complete work of this kind || when conditions are so *unsettled*.

We hope that these goods have been received by your friend by this time and | that the engraving and *workmanship* is satisfactory.

Yours very truly, (130)

164

Mr. J. L. Moore,
District Manager,
Pottstown, Pa.

Dear Sir:

Attention of Mr. L. Hoffner.[1]

In your letter of September 11, you reported the following shortage in our | shipment of August 20:

1 - 5 gal. can of *Orange* Spirit *Lacquer*
12 - 1 gal. cans of Quick Rubbing Varnish |
12 - 1 gal. cans of *Empire Damar* Varnish
1 - 5 gal. can of Empire Japan.

Upon making a thorough *investigation* | in our warehouse and shipping departments we find that the shipment was short four cases. As these cases were not | in fit condition to be accepted by the railroad company, they were returned to our warehouse and the railroad company || failed to properly instruct our receiving clerk. However, our Eastern Service Department will issue to you a credit memorandum for | the value of the shortage, and also issue a replace order, which we trust will meet with your entire satisfaction. |

Yours very truly, (143)

165

The Pune Brothers Company,
Key West, Florida.

Gentlemen:

Attention Mr. Leroy L. Peirce.

We *sincerely* regret the *inconvenience* and annoyance caused you by our shipment of ten | barrels of *inferior linseed* oil. The poor quality of the oil was due to an *inefficient* helper at the factory | who put the oil into old barrels.

[1] Included in the count.

We were *instructed* by the factory to have you ship the oil to | Jacksonville, Florida, and later to wire you to ship it to Richmond, Virginia, instead. We would request that you send | us the bill of lading, in order that we may learn where you did ship the oil. When we receive || the shipment we will at once render the *credit memorandum* requested in your letter of February 9.

Yours truly, (119)

ARTICLE 11—LATE

A "mourner's" bench was suggested to an office executive as a means of curbing the chronic tardiness of people in | his employ. He learned that the plan had been a big success in a near-by factory. Men who were late | rested on a bench near the superintendent's office where they were in plain sight of all who passed, until one | of the factory bosses had time to hear their excuses.

A prompt veto greeted the suggestion, however, for the high | strung office worker sulks under the harsh lash of punishment but responds readily to the spur of enthusiasm. Ready-made || plans of office discipline rarely bear the stubborn wear of time. The spirit of the office is the best regulator | of conduct.

Acting on this idea a western office manager puts matters of discipline up to the workers. Each one | is gently shouldered with responsibility for his own conduct. Rules for office workers have not been written, but faults in | discipline are hard to find. The majority appreciate the family atmosphere of the rather large office so that the offender | not only braves the displeasure of the boss but bears the disapproval of his fellow-workers.

The minimizing of tardiness || and absences without leave in that office is a good example of how communistic discipline may be applied. A council | of employes advised the manager to put his trust in the loyalty of the workers, instead of requiring his people | to punch a clock. Calling them together, he explained the really heavy loss that resulted to the company on account | of chronic lateness. He showed that minutes lost in the morning set back the entire machinery of production and that | the cost of time lost actually amounted to several hundred dollars a year. After explaining the pressure that had been || brought to bear on him and that the use of a time clock had been urged, he announced his plan | of permitting every worker to be his own timekeeper. (329)

Hammermill Paper Company.

SECTION 2—CLAIMS AGAINST RAILROADS

166

Messrs. Harry B. Maier & Sons,
1221 North Fifth Street,
Reading, Pa.

Gentlemen:

Will you kindly *furnish* us with a statement over your *signature* that you have not received our shipment of | December 15, amounting to $127.50?

Such a statement is necessary for claim purposes | and when we receive it we will credit your account for this amount.

Very truly yours, (56)

167

Mr. W. L. Gardner,
135 Forty-second Street,
New York, N. Y.

Dear Sir:

What is the present *status* of our

reparation claim in connection with the shipment of Crude *Anthracene* from | *Ensley*, Alabama? We realize that a claim of this nature requires considerable time for *investigation*, but *inasmuch* as there is | quite an amount involved, we should like to learn from time to time just how the matter is *progressing*.

Yours | very truly, (62)

168

Chicago, Burlington & Quincy Railway Co.,
Quincy, Ill.

Gentlemen:

Attention Mr. G. W. Morse,
Comptroller.

Our superintendent at Richmond and Tioga Streets writes that he has not received | the 10″ x 12″ cylinder on order #373262. The *cylinder* and contents | are valued at $23.43.

Our agent holds your bill of lading for the shipment. | Will you, therefore, trace this shipment and inform us when it has been found?

Yours truly, (76)

169

Mr. E. J. Faust,
Brookfield, Mo.

Dear Sir:

We shall be glad to assist you in filing your claim against the railroad company for the *articles* | which were short in our shipment of January 7, *invoice* #679661, of hand *agricultural* | *implements*.

We find that you have not sent us your paid freight bill with the shortage noted *thereon*. Send it | to us as soon as possible attached to this letter, and we shall prepare the necessary papers for filing your | claim.

Yours very truly, (84)

170

The East Tonopaw Railroad Company,
Lebanon, Pa.

Gentlemen:

You requested us, in your letter of February 25, to send you our check for $2.50 | to cover the cost of *per diem* car service for last July.

A *deduction* of $2.50 | was made from your settlement of August 5, but was credited to your account on September 10.

If you will | refer to your *settlement statement* of September 10, you will find that we allowed this credit at that time.

Yours | truly, (81)

171

Mr. R. C. Quortrup,
Phoenix, Ariz.

Dear Sir:

Your memorandum of September 19, regarding the return on August 8, by the Barrett Company of Kansas City, | Missouri, of 78 one gallon cans of *Pyxol*, has our attention. While our records covering this period are *incomplete*, | the copy of the delivery receipt furnished by you shows that this shipment was *actually* delivered to our truck.

Therefore, | withdraw your claim against the railroad and we will immediately take action toward adjusting your claim.

Yours very truly, (79)

172

Mr. Howard W. Hamilton,
1715 Bayard Street,
Pittsburgh, Pa.

Dear Mr. Hamilton:

We are again referring to the two cases of *stationery* shipped to the Key-

stone *Specialty* Company of | your city, and taken by your truckman by mistake.

We wrote to The Keystone Company, as we informed you in | our letter of January 6, but we have not succeeded in having them take possession of the *merchandise.* No doubt | this shipment is still in your possession.

We regret the *annoyance* and *inconvenience* this error has caused you and trust | we may be able to adjust the difficulty *quickly.*

We are again writing the Keystone *Specialty* Company in an effort || to have them take delivery of the shipment.

Yours truly, (110)

173

Atlantic City Railroad Company,
Camden, N. J.
Gentlemen:

Attention A. B. Cook, Claim Agent.

I have before me your bill #114, for $5.85, | issued in May, covering labor charges for the repair of the safety gates at Burlington Street. Our | *investigation* shows that when our car *approached* the crossing, the crossing gates were lowered to allow a train to pass, | after which they were raised and our car proceeded over the crossing. When the car was part way over the | gates were lowered again, striking the roof of the car. Under these *circumstances* I do not feel that the Public || Service Railway Company should be held responsible for the repairs. However, if your *investigation* shows facts to the contrary, I | shall be glad to examine the data you have collected and to *communicate* with you further upon the subject.

I | am returning herewith your bill for the repairs.

Very truly yours, (151)

174

Mr. J. E. Turk, Superintendent,
Atlantic City Railroad Company,
Camden, New Jersey.
Dear Sir:

The Pennsylvania Railroad, on their June Settlement Statement, charged our company with bill #2–22883 | for $2.68, to cover *materials* which they claimed to have *furnished* to | our road. Since no record of this amount has been credited to their account, the claim was referred to you. | Upon investigation you *reported* that the materials were not received. We, therefore, charged the Pennsylvania Railroad with this amount on | our December Settlement Statement.

The Pennsylvania Railroad has again written to us. Enclosed you will find a copy of a || letter from their Superintendent of Motive Power, Mr. C. B. *Keiser,* in which he *maintains* that the materials were supplied | to you for the repair of *signals* at the Burlington Crossing.

Please investigate the matter and inform us promptly.

Yours | truly, (141)

175

Mr. C. M. Burk,
Burk Canning Company,
Dover, Delaware.
Dear Sir:

CLAIM: $14.15; Pittsburgh to Dover, Reed Mfg. Co.

In connection with the above subject | heading, we have taken your claim up with our agent at Pittsburgh. He is unable to furnish us with a | record of this shipment, nor has he been successful in securing full information from the Reed Can Manufacturing Company.

He | further states that at no time has the claim been presented to him.

Since this claim was not presented within | the four month *period allowed* by this company, as stated in *instructions* printed on the company's receipt, we can not || allow the claim.

Further search in our "No Mark Department" would be of no avail, as the shipment, if received, | would have been disposed of by this time.

Yours truly, (130)

ARTICLE 12—THE FELLOW WHO TRIES TO SCARE HIS BOSS

My *private secretary* has recently developed a boosting trick which a good many *irritated* employers will *recognize.* He is always | trying to increase my desire for his services by telling me that other people want him. If anyone so much | as gives him a *tentative* nibble, he tells me about it and makes it appear like a genuine bite.

If | you have a straight offer, which you are seriously considering, and you intend definitely to leave or to stay, according | to whether or not your employer meets that offer, go to him *frankly* and state your position. But don't use || these outside nibbles to make him bite.

One of these days, if my secretary keeps on trying to make me | feel that he is a treasure for which other employers are *yearning,* I shall surprise him by telling him to | put at least one of us out of our misery by *accepting the* alleged offer. If the offer is *genuine,* | and the yearning is *mutual,* it will be better all around for him to go. If it is a more | or less *mythical* weapon, with which to create fear and *admiration* in my mind, he may as well find out || that I am not to be scared into keeping a man. (211)

From the "American Magazine"

Section 3—Credit and Collections

176

Atlas Machine Company,
104 Sound Street,
Providence, R. I.
Gentlemen:

Doubtless you have *overlooked* the payment of our bill of July 5 for $22.15. | On our net 60 days basis this bill became due September 3.

If you find our bill to be *correct,* | an early *payment* will be appreciated.

Very truly yours, (49)

177

Atlas Spring Company,
1054 Quay Street,
Marshall, Mich.
Gentlemen:

Payment of Account

We wrote you on September 10, *concerning* your *overdue account* of July 5 for $22.15. |

Possibly you have some reason for *withholding* payment, in which case we would be very glad | to have you write us about it. Otherwise we shall expect an immediate payment of our bill.

Very truly yours, | (60)

178

Messrs. Allen & Company,
Grand Island, Nebr.
Gentlemen:

We have written to you *repeatedly* in regard to the payment of our bill of July 25, amounting | to $14.80. We cannot *understand* why you have not *answered* our letters.

We must, therefore, *insist* | upon having an immediate reply to this letter. If there is no particular reason for delay in payment, we shall | ask you to mail us your check without further delay.

Very truly yours, (73)

179

Mrs. Eugene H. Dean,
1132 Pike Street,
Denver, Col.
Dear Madam:

Your name has been given to us as one who might appreciate the convenience and service which we | extend to *dependable* people desiring to open accounts for the purchase of *furniture*, rugs, clothing, *jewelry*, or other articles of | merit.

The inclosed card will insure you consideration when presented at any time you desire to open a *gradual* payment | account with us.

Very truly yours, (66)

180

Atlas Spring Company,
1054 Quay Street,
Marshall, Mich.
Gentlemen:

Payment of Account

No answer has been received to our letters of September 10 and 20 requesting payment of | our overdue bill of July 5, amounting to $22.15.

In the absence of any *definite* | word from you we are *somewhat* at a loss to understand why payment is being *withheld*.

Our records are being | marked for the payment of this account on or before October 8. Kindly let us hear from you *within* this | time.

Yours truly, (83)

181

Mrs. Albert B. Smith,
240 Allen Street,
Spokane, Wash.
Dear Madam:

We *courteously* request you to send us the names and addresses of friends and *acquaintances* who you think | would find a charge account with us a convenience.

We will give you one full book of trading stamps for | each name *suggested*, as soon as the person *mentioned* buys $10.00 worth of merchandise.

Of course, it is fully | understood that you assume no *responsibility* whatever in the matter.

Thank you for whatever efforts you may expend in our | behalf.

Very truly yours, (84)

182

Barker Specialty Company,
300 Prince Street,
Oswego, N. Y.
Gentlemen:

Charles R. Mann Co.
Troy, N. Y.
Initial Order.

Recently we received an order from the Charles R. Mann | Company of Troy, N. Y. They wish to purchase from us on a credit basis and have given your name | as a reference.

Any information you may see fit to give us concerning their credit standing and *ability* to meet | their obligations promptly will be appreciated and used in strict *confidence.* A stamped self-addressed envelope is inclosed for your | convenience.

If at any time we can be of similar service to you, please do not *hesitate* to ask for || information.

Very truly yours, (104)

183

Messrs. S. W. Stuart & Co.,
Columbus, Ohio.

Gentlemen:

Closer Prices; Closer Terms; Closer *Collecting:* is the *trend* of sound trade.

This summary is the *consensus* of opinion | expressed in letters we have recently received from hundreds of leading manufacturers and wholesalers in every part of the country. |

Men with the vision to *foresee* any reactive tendencies of business usually have the foresight to safeguard their resources against | such reaction. They welcome the complete *Protection* and Service afforded by the American Company's Credit Insurance.

It will pay you | to send for the full particulars of the American's Unlimited Policy.

Yours truly, (93)

184

Mr. Albert B. Morley,
833 Converse Avenue,
South Bethlehem, Pa.

Dear Sir:

Have you ever *considered* the convenience of a charge account? Your name has been submitted to us as | a very *desirable* customer and we take this means of extending to you all the advantages of a service which | we always aim to *maintain* at the highest *standard* of *excellence.*

If at any time you wish to order by | mail, we have experienced *shoppers* to look after the wants of our customers who cannot call in person. We should | appreciate it if you would sign the enclosed card and return it to us in the stamped envelope. Your account || will then receive our immediate attention.

Very truly yours, (109)

185

Philadelphia Consolidated Die Co.,
427 Race Street,
Philadelphia, Pa.

Gentlemen:

Subject—Terms of Payment

At present invoices rendered by you are payable in ten days from date of invoice, | to secure cash discounts. This *entails* considerable bookkeeping and extra work *especially* when one's Accounts Payable run as high as | ours. As we are desirous of cutting down our labor charges wherever possible, would it not be possible for you | to allow us to pay your invoices on the 15th of the *following* month, less the regular discount?

Fully 75 | per cent of the firms with which we deal have allowed us to do this and we should appreciate || it if you would *grant* us a similar favor.

Yours very truly, (112)

186

The John Matthews Specialty Co.,
Jersey City, N. J.

Gentlemen:

Your order of September 3 is very much appreciated. We also thank you for the *financial* statement inclosed.

After | going over the information which you have furnished us we are glad to extend immediately credit to the amount of | $300. This is by no means a definite limit, but can be changed as soon as our business | *relations warrant.*

Since your order is somewhat in excess of this amount, we suggest the following ways of handling your | present order.

You can make a *partial* payment which would entitle you to the regular two per cent cash discount.

Or, || if you can furnish us with the names of three or four firms from whom you have been buying on | open account, we can *doubtless* arrange to take care of your entire order.

Or, should you be in immediate need | of the goods, we can ship a part of each number ordered. This would enable you to supply your trade | while arrangements are being made for the remainder of your order.

In any case, we want to help you. Goodrich | advertising has created a big demand for *Goodrich* products. Hence, it is our aim to make it possible for you || to take advantage of this demand to increase your profits.

Yours truly, (212)

ARTICLE 13—HELP YOUR CUSTOMERS PAY

"Ten day *discounts* at two per cent taken regularly," said the credit man, 'amount to thirty-six per cent a | year on your money. Why, as interest on an investment it beats a gold mine."

"I know it," moodily responded | his *hearer.* "If I could make thirty-six per cent on my purchases, I would take a trip to Washington | just to laugh at the treasury.

"But the trouble is, I forget to take my discounts even when I have | the money. Then, when the discount date slips by, I decide to make it 'net 30.' When the second date || arrives, I may find that I have a lot of other bills to pay, or *collections* may be bad and | I wait a little while longer. Then, all of a sudden, I get a call-down like this one." The | credit man nodded. The story was an old one. Nine out of ten slow pays told the same story when | they sat in his visitor's chair. They found it more *interesting* and believed it more profitable to supervise in the | store than in the office. They hadn't the time, the inclination, or the ability to devise, *tickler* systems or to || develop office routine.

"Outside help is what they need," he mused. "If I find ways of checking up our customer's | routine, we will get our money promptly and the customer will welcome suggestions because they will mean two per cent | in his pocket. The small cost involved will be lost in the benefits *derived* from prompt payment, quicker *turnover*, and | the added work our capital will do." (267)

Hammermill Paper Company.

187

Mr. George B. Harkins,
2519 Seventh Street,
Hartford, Conn.

Dear Sir:

We inclose an *application* blank which, when properly filled in and returned to this office, will be *filed* | until such time as an *opportunity* is offered to *utilize* your services.

Very truly yours, (35)

188

Mr. Henry Scott,
The Architectural Service Corporation,
Louisville, Ky.

Dear Sir:

We are referred to you by Miss Clara *Bark*, who has applied to us for a position as | saleswoman. Any information you can give us about her will be appreciated, and should you find it necessary to seek | a like favor from us we shall be pleased to return the *courtesy*.

Yours truly, (55)

189

Dr. William Allen,
613 North Eighth Street,
Portland, Oregon.

Dear Dr. Allen:

As there is some question about the return of one of our teachers in the *Science* Department | this fall, I postponed until now my *answer* to your letter of August 6. There is still some *uncertainty* about | his return. I shall keep you in mind should a *vacancy* occur.

With kindest regards, I am

Very truly yours, | (60)

190

Mr. Charles A. Jayne,
140 North Sixth Street,
Battle Creek, Mich.

Dear Sir:

The requirements which you *stipulate* in your recent letter are so varied and unusual that I have been | unable to find just the type of young man I think you want.

If you have not yet succeeded in | filling the place, will you call me on the *telephone* and talk with me a little more in detail about | it?

Very truly yours, (64)

191

Mr. Edward T. Calhoun,
1242 West River Street,
Omaha, Nebr.

Dear Sir:

Mr. George L. Bacon, who is now employed with this *corporation*, in filling an experience record has given | your name as reference.

We would *appreciate* it if you would kindly furnish us with such information as you may | possess regarding the *character* and *qualifications* of the applicant. This information will be treated as strictly *confidential*.

An official envelope | which requires no *postage* is inclosed for your reply.

Yours very truly, (72)

192

Miss Jane A. Grayson,
1940 Elm Avenue,
Indianapolis, Ind.

Dear Miss Grayson:

Your letter of July 7, filing an *application* for a *position* as stenographer in our office, has | been handed to me for

reply. We have very little corresponding to do at the plant, as our sales department | is located in New York City. Since we employ but one girl here and she expects to *remain* with us, | we cannot offer you a position. We shall, however, file your name and address and will advise you whenever a | *vacancy* occurs.

Very truly yours, (85)

193

Mr. John M. Haines,
North High School,
Rochester, N. Y.
Dear Mr. Haines:

We have an application for a position from Paul H. *Thompson*, 917 Cottage Street, a *graduate* | of your high school.

We shall appreciate very much any information you may wish to send us concerning him. We | are interested in knowing *particularly* the kind of record he made in his studies and how he got along with | his fellow students. Any other information you may wish to send us *regarding* his character will be very much appreciated. |

We inclose a stamped, self-addressed envelope for your convenience in replying.

Very respectfully, (94)

194

Mr. Henry F. Collins,
6742 Ridge Avenue,
Honolulu, Hawaii.
Dear Sir:

Your letter of September 19, addressed to Mr. George Barr, has been referred to me.

While the *personnel* | of *applicants* has not yet been fully determined, we believe that the officials prefer to fill the local positions with | recent graduates from our schools.

While it is not the desire of this *committee seriously* to deplete the available number | of stenographers in this city, yet they hesitate to send inexperienced stenographers to Washington.

We wish to thank you, however, | for writing to us and if a change is made, we will advise you.

Very truly yours, (97)

195

The Williams Tool & Machine Co.,
178 Allen Street,
Fall River, Mass.
Gentlemen:

Getting the right man or the right woman—the person who can not *merely* fill in, but fit in | the position you have *vacant*—is not a hard matter if you tell the story of what you want to the | right audience.

Like most employers, you seek first these two qualities in the people you employ—*integrity* and *intelligence*. You | draw your helpers from the ranks of capable, *conscientious* people.

That is why THE AMERICAN will be most helpful to | you in securing help. We draw our readers from the same source—the solid *citizenry* of readers, thinkers, and doers. ||

Rates are moderate (20 cents per line). Results—the things that count will tell the tale.

Yours very truly, (119)

ARTICLE 14—WHY DO THEY QUIT?

Two men gone! That means two places for you to fill. Two men to teach. Even finding them and hiring | them takes time and costs you money. Besides that, your *production* cost is

increased by the slow-up *incidental* to | the absence of the men who quit and by loss of efficiency until the new men are trained to take | their places.

If the condition that led to the departure of the old employees is not *ascertained* and remedied, what | assurance is there that the two new men will not quit and two more men after them? It is mighty || important to know why men leave, and the only way to know why is to go after the information *systematically.* | Today's advancing labor costs must be endured, but the loss incident to unnecessary labor turnover can be cured and the | saving effected will go a long way toward meeting the payment of higher wages.

There is just one effective way | in which the labor turnover can be decreased—the keeping of accurate *charted* reports showing not only the changes which | take place in each department, but the reasons underlying the departure of each workman who quits or is discharged. Then, || knowing the facts, you can *correct* the cause. It does not pay to fire men or have them quit if | it can be prevented. (224)

Hammermill Paper Company

SECTION 5—SALES LETTERS

196

The American *Carding* Company,
Troy, N. Y.
Gentlemen:

How much are *your* minutes worth —reduced to *dollars* and cents value?

That question is worth thinking about these | days; it is both *significant* and important.

Then think of the value of your *employees'* time. When they waste a | minute through slow and *inefficient* methods, the *aggregate* loss is *staggering,* —and you pay the bill.

The supreme purpose of | "Rightfile" Equipment is to cut down these wasted minutes. Wherever installed "Rightfile" pays big dividends by saving time, speeding up | operations, and *eliminating* costly guesswork.

A minute may look small on the face of your watch, but in the yearly || aggregate it represents *hundreds* and thousands of dollars.

That is why you can not afford to ignore "*Rightfile.*" The cost | is nothing. It puts your *payroll* on a *productive* and profitable basis. When would *you* say was the time to | save?

All right—then use the enclosed card *now.*

Cordially yours, (152)

197

Mr. H. W. Young,
110 West Center Square,
Hannibal, Mo.
Dear Sir:

When we offered to place a *Rotograph* in your office for a ten-day trial, and to immediately | refund your money for the machine if it did not do all we claim for it, we meant it.

We | cannot make you a more *liberal* offer, but it may be possible that we can demonstrate to you ways | of using the Rotograph which will make the machine a more valuable office *appliance* than you have *hitherto* imagined possible. |

Do you use form letters, or would you use them if you could get them for twenty cents a thousand? || Twenty

cents a thousand is all it costs to print *real*, clean, clear-cut, first-class letters on a Rotograph. |

This is only a beginning of the uses to which this *wonderful* machine may be put. Every month brings a | lot of bulletins, etc. They run from $2 to $20 for each printing job. Most of them could | be printed on a Rotograph at an average saving of 60 per cent. Won't you let us prove our claims to | you by sending you a Rotograph for a ten-day trial? Accept this offer today.

Earnestly, (196)

198

Mr. J. Nelson Mathews,
437 Dayton Avenue,
Youngstown, Ohio.

Dear Sir:

Special Offer on "Can't-Sag" Gates.

You wrote me recently asking for my new catalog and prices, so | I know you are *interested* in *"CAN'T-SAG"* GATES. A special ten day offer I am now making will give | you the opportunity to put up all the "CAN'T-SAG" you need on your farm at a minimum expense.

The | "CAN'T-SAG" is the best all-around, all-purpose, every-day farm gate you can hang to a gate post. | It is neat, practical, simple, *substantial*, durable—a gate "good enough to use anywhere" yet "cheap enough to use everywhere." || That's why it is the National Farm Gate, and why more than a million "CAN'T-SAGS" are in use right | now on American farms.

Will you let me state my special offers? You see, it will not cost you even | the price of a stamp to learn them. Simply take the inclosed stamped return post card, mark with an X | the *proposition* you are interested in, and sign and mail the card. But be sure to mail the card today, | for there is no time to lose. You see, your card must be back before the offer can start.

Yours || very truly, (202)

199

The Elite Clothing Co.,
Jamestown, N. Y.

Gentlemen:

Attention Mr. L. L. Schrodel,[1] General Manager.

It is an unfortunate fact that the fire *hazard* is an | ever-present *dangerous* problem in every community, and we believe that you appreciate the necessity of insuring and protecting your | valuable records, papers, etc., against loss by fire.

The natural *impulse* is to think that because a filing case is | made of steel it is fireproof. But this is *fallacious*, as the metal is only a conductor of heat. Unless | the cabinet is made with double walls, *interlined* with *asbestos*, the heat can *penetrate* like heat through an electric stove, || setting fire to the papers.

Real protection is found in "Y and E" FIRE-WALL STEEL Cabinets because they are | made with double walls on all exposed surfaces, including top, bottom, front, back, and sides, and in these air chambers | are placed one-piece sheets of *cellular* asbestos.

The inclosed folder describes tests made by the *Government*. They proved that | "Y and E" Fire-wall Steel Filing Cabinets offer more real protection in case of fire than any other cabinets | on the market.

[1] Included in the count.

One fire would *convince* you. Why wait for a fire?

Fill in the coupon, or ask us || to call and demonstrate. This incurs no *obligation*.

Very truly yours, (211)

200

The National Baking Company,
349 Washington Street,
Trenton, N. J.
Gentlemen:

Did you ever have a good customer *suddenly* stop trading with you? If so, what did you do? You | very likely waited until you saw him again and then said *frankly*, "We haven't sold you anything lately, Mr. Smith. | Is anything the matter?"

You went at him *straight* from the *shoulder* in an attempt to find the real reason | why he left you. Then Mr. Smith probably told you very frankly his reasons. If his *complaint* was a just | one and you had made a mistake, or had been wrong, you did your level best to have things *straightened* || out.

That is just the *attitude* in which we are writing you this morning. We can not see your face, but | we can talk with you at long distance. We have not had an order for *CRISCO* for some time and would | like to know the "real reason why."

If we have failed to serve you properly in any way, we want | to know it. We are sincere in our efforts to serve you in the best possible manner. We know it is | only by rigidly following this rule that we can expect our business to grow as we would like it.

Put || yourself in our place for a minute or so. Turn this sheet over now and answer this letter, as you | would like to have it answered if you had written it. Be frank, for that is just the kind of answer | we want.

We await your reply with the deepest interest.

Very truly yours, (253)

201

Mr. Edward W. Long,
Parkersburg, W. Va.,
Dear Mr. Long:

We appreciate your interest in *Majestic* products and take pleasure in enclosing a catalogue and price list | of our complete line.

The first seven pages tell the "why" of the Majestic coal *chute;* why it became necessary; | why it saves the building; why it saves money; why it is so generally used in every class of building | everywhere.

On pages 6 to 11 are shown the different types and sizes. You will find a chute for every | requirement, every condition. On pages 12 and 13 are the *dimension* drawings.

Following these pages are *illustrations* and *descriptions* of || the Majestic *Garbage* Receivers and Milk Package Receivers. They add greatly to the *sanitation*, convenience, and economy of the | home. The Majestic Plant Boxes will add beauty.

If you are interested in a REAL heating system, send for the | complete information about the Majestic *Duplex* System.

We have a dealer in your city, the *Murta-Appleton Co.*, 12 and | Sansom Streets. This firm will be very glad to show you Majestic coal chutes and building *specialties*. We are back | of them and will *co-operate* to see that you get

what you want and are pleased with it after you || get it.

You will get big returns on your *investment* in Majestic products.

May we serve you? (217)

202

Mr. John W. Graham,
1011 Worth Street,
Tampa, Fla.

Dear Sir:

Not the man of the hour but—the *men* of the hour!

You are among them.

The *industrial* | *executives* are bigger today than all the mayors and governors and senators in the land.

It is you, the industrial | executive, who must lead. In order to lead, and lead *constructively*, you must have the clearest possible light on all | angles of the many-sided industrial problem. Otherwise you will lose sight of one angle while you are *concentrating* on some | other angle, and that might be fatal these days for an industrial executive.

In the way of a barometer, is not || the attached exactly what you want—not too much or too little matter—just right for a busy man to | read and grasp? It covers the important factors in which the industrial executive is interested, and from your standpoint.

It | is not a big book nor a bulky magazine. You can slip it into your coat pocket and *absorb* it | from A to Z on the way home. And when you see how it keeps you on your toes, you | will wonder how you ever did without it. The pamphlet is issued every Saturday by the largest organization of its || kind in the world, a concern numbering one thousand trained industrial *specialists*.

Mail the inclosed order blank now. A bill | will follow.

Yours for efficiency, (225)

203

Mr. William S. Aberdeen,
810 Niagara Avenue,
Buffalo, N. Y.

Good morning, Mr. *Aberdeen:*

I have just found in our *morning's* mail your request for one of our catalogues. It | is already in the mails under separate cover and should *arrive* about the time you receive this letter.

I believe | you answered one of my advertisements in your paper. If so you must already know something about the way | we do business, and why we can give you so much in value for so little money.

Just to look at | the factory shown on this letterhead and the great line of *stoves*, ranges, *furnaces*, and other articles shown in our || catalogue should give some idea of how well we must satisfy people. Our business could not have grown to be | the largest of its kind in the world if we did not save our customers money and give everyone a square | deal.

Tell me the stove or range you are interested in and let me ship it to you on our | home trial plan.

Or, if it is a furnace, kitchen cabinet or some other of our products, I will make | the same offer. Your money will be promptly returned if you are not satisfied in every way.

You surely must || be interested in one of our lines, for it includes such articles as *phonographs*, cream *separators*, washing machines, sewing machines, | *refrigerators*, fireless cookers, paint, and roofing. We can save you money on

AMERICAN EXPRESS COMPANY

AGENCIES THROUGHOUT THE WORLD

CABLE ADDRESS
TOURAMEX

65 BROADWAY
NEW YORK

TRAVEL DEPARTMENT
RALPH K. TOWLE
GENERAL MANAGER

CLINTON L. BABCOCK
MANAGER OF TOURS

SIDNEY W. HOLLAND
PASSENGER TRAFFIC MANAGER

February 8, 19--

Mr. Albert L. Holland,
1165 Hobson Street,
Omaha, Nebr.

Dear Sir:

Generally speaking, we like to leave a decent interval between these News Letters, lest they wear out their welcome.

WE EXPLAIN

But emergencies interfere with intervals.

You nearly created an emergency by the enthusiasm of your response to News Letter Number 6, about the "Carmania" cruise to the Mediterranean.

One hundred eighty-six of the berths are already assigned--one hundred eighty-six out of a total of three hundred fifty! We believe that a larger number can not be properly cared for.

Several hundred more have asked for detailed information. It looks as if we should find more than enough to fill the cruise right in our own Amexco family, so to speak, among the good friends who have come to know what it means to travel "the American way," and among THEIR friends.

THE EMERGENCY

So there is the emergency. Rooms are going rapidly.

We do not want you or your friends to lose the chance of being one of the happy group on the "Carmania."

Of course we know that many things can happen to change plans in six months, and again of course there is no point in making a reservation unless you feel reasonably sure of going.

AND VENTURE A SUGGESTION

If you DO feel reasonably sure, we advise quick action. We guarantee to protect you in case you are obliged to cancel later.

We are sending this News Letter, because of its news, to our entire list, even to those who have already told us that they couldn't go this time, and to those with whom we are already in touch about the cruise. Perhaps you would like to pass it along to someone else.

Our printed announcement with full details, including map and deck plan, is now ready. You can get it from this office, or from the steamship and ticket agency with which you are accustomed to deal.

AND PROFFER THANKS

May we take this opportunity to thank so many of you for sending us corrections in addresses, or a word of appreciation about the News Letter, or a greeting to the particular one of us whom you happen to know. We confess to being very human, and those things please us a lot.

AND A REMINDER

But don't forget the main point--make your "Carmania" plans now.

Cordially yours,

Clinton L. Babcock

Manager.

them and give you the same guarantee of | satisfactory service.

Let us know which of our products you are in the market for.

Yours truly, (257)

204

The Lockport Garage,
Lockport, N. Y.
Gentlemen:

Do you know that *moisture*, dirt, and oil, during the process of manufacturing, are the greatest enemies of tread | separation?

To eliminate the possibilities that water, dirt or oil may be sealed within Madison Tires, each strip of the | tread, as it is built up, is washed by hand with high cost gasoline. This is one hand operation | that counts most.

Long *stapled* Sea Island Cotton (square woven and corded) is subjected to a *thorough* curing process in | a room accurately controlled by *thermometers*. Of every 2000 pounds of material placed in this heater room, 100 pounds || is lost, due to *evaporation*. But this loss means longer life for Madison Tires.

It is this carefulness, employed | in every step of the manufacture of Madison *SUPERB ENDURANCE* TIRES, that means repeat profits for the dealer. Even the | crude wild Para rubber from the trees of Hovea, Amazon Valley, is thoroughly washed before going through the process that | prepares it for the calenders. This thorough washing means a weight loss of as high as seventeen per cent.

Try out | a couple of our tires. Put them to severe tests, or have someone do it for you. We're not talking || big initial orders. We would rather convince you first with one or two tires. We can wait, even though we | would like you to become our dealer.

On a trial order, your discount is 25, 10 and 5 per cent | for cash from the list price on the sheet attached. Fill in and send back the convenient blank attached.

Yours | truly, (261)

205

Mr. Walter G. Statter,
240 *Keltner* Street,
Columbus, Ohio.
Dear Sir:

What is your idea of a really good *calendar?*

I have been giving quite a lot of thought | to calendars lately, as I want to have one in my office that will be all that it ought to | be. After *inspecting* many designs, taking the best points from each, and combining them in one final design I eventually | arrived at what I consider as near *perfection* as possible.

It is a large sheet measuring twenty-four by | thirty-six inches and is printed in three colors. The dates are arranged to read up and down, not across || the page, as the eye follows a *vertical* line more readily than a *horizontal* one. Each working day is numbered | in large figures three inches high. You cannot mistake a three for a five. Another novel feature is a ruled | space alongside each day in which to put your daily memos.

There you have it—a large easily read calendar | with memo space for your daily notes. What do you think of it? When I saw the final design I | was so struck with its attractive and businesslike appearance that I wondered how many of our friends would appreciate || a copy.

While the issue is necessarily limited, I do not wish to disappoint any who would like to receive | a copy. To make sure that each one goes where it will be valued, I am inclosing a postcard which | will explain its own mission.

If you think that a copy of this calendar would be useful, write me or | fill out and mail the postcard and I will see that you get one. All that I ask in return | is that when you receive your calendar you will write and tell me frankly just what you think of it. || If you have any suggestions to make I would be pleased to hear them too, as they will be most | useful when considering our next issue.

Very respectfully yours, (329)

ARTICLE 15—THE DISAPPOINTED CUSTOMER

A store loses *prestige* every time it permits a customer to go to a *competitor* in search of what | she wants, because the next time she will probably feel that she knows where to go in the first place. | There is a far greater loss of *prestige* if the clerk assumes an *attitude* (and it is often done) of | injured surprise that the customer should want something not in stock. Every clerk in every store should be taught to | show intelligent interest in every customer's wants, and to keep a careful record of things out of stock and also || of things asked for, but not carried by the store.

Remember this: *Literally* millions of Americans have seen the world | while *serving* their country. Men and women who in the *natural* course of events might never have left their home | communities have *traveled* around in this country and in Europe. They have bought things in London and Paris or lived for | months in New York or Washington or Chicago. These men and women are coming back to every town and city | in the land, knowing more about the world and wanting more and better clothes and *furniture* and a thousand other || things than they did when they left. And the folks who remained at home, their brothers and sisters and friends, | are going to learn from them and copy them in little matters of taste, style, dress, and ideas. Every store | in this country is going to feel a demand for better goods, for *smarter* styles, and for more up-to-date | *merchandise.* The merchant who will succeed is the merchant who watches the demand and supplies it. A "want book" or | "want slip" will be a wonderful help in keeping in touch with the demands of the buying public.

Wants can || be classified in three ways. The first "want" arises when an article asked for is not in stock and when | the customer can be safely persuaded to take another in its place. The second occurs when an *article* is not | at hand but a special order can be taken because the salesman can safely assume that the want can be | secured. The third want occurs when a customer asks for a specified article which is not *available* and which, if | not obtained, will probably be secured from a *competitor.*

In all three cases the want should be *reported,* but for || the first class there is naturally no need to take the name of the inquirer unless it is desired for | some special reason. In the second and third classes names are necessary. In all three cases good management seems to | dictate that store executives should know how frequently certain articles are asked for, so that if it is desirable to | put them in stock, selling *resistance* can be lessened. (469)

Hammermill Paper Company.

206

Mr. Philip C. Baines,
Brisbane,
Queensland,
Australia.

Dear Sir:

Your personal attention is invited to a letter that we expect to address to you on Monday.

It | will take about five minutes of your time to read the letter, but we are sure you will find it | *extremely* interesting and well worth while.

Very cordially yours, (49)

207

Darham Worsted Company,
Orthodox and Large Streets,
Savannah, Ga.

Gentlemen:

Are you willing to make a FREE TEST of a high-grade *asbestos roofing* cement of semi-paste *consistency* | that is guaranteed to wear for eight years—a material that costs no more than roofing paint, and that is | waterproof and will protect your roofs like a heavy rubber blanket?

If you are, we will be glad to ship | you as many barrels of our Liquid *Roofseal* as you may need to cover all your roofs, giving you the | privilege of testing it until June 1 before deciding whether or not it does the work. If it fails, you || owe us nothing, if it makes good, pay us only 75 cents per gallon, less freight, at that time. | That is fair enough, is it not? You are the judge—THE MATERIAL MUST MAKE GOOD OR WE LOSE.

Very | truly yours, (142)

208

Messrs. F. S. Webster & Co.
440 Mississippi Avenue,
Birmingham, Ala.

Gentlemen:

We will send you free of charge with each barrel of our Liquid Roofseal you purchase, one 25 pound | kit of PLASTIC ROOFSEAL, which is thicker than the liquid, being about the consistency of putty. This is used | for patching and filling holes too large for the liquid. You will also need a brush for spreading Liquid Roofseal, | and to insure your getting the right kind we will send, free, with each barrel, a large roofing brush especially | adapted to this use.

You can not fail to get satisfactory results with this material. So do not let your || roofs go unprotected. In applying our Liquid Roof Cement, your labor cost will be small, because ordinary workmen can cover | from 2500 to 3000 square feet per day. Directions for the proper use of Liquid Roofseal are | on each barrel and full description is given in the inclosed circular. One gallon covers about 100 square feet | on metal and about 50 square feet on felt, paper or other porous material; and our barrels hold from 50 | to 60 gallons. From this information you can easily figure out just how much Roofseal you will need. Send us || your order on the inclosed order blank, which specifies our free trial offer in full. We can make prompt shipments, | and will give your order our careful attention.

Very truly yours, (231)

209

Mr. Adrian Wells,
Port Huron, Mich.
Dear Sir:

You are interested to hear more about "SERVICE SHEETS" because you realize the lack of carefully prepared data | *relative* to the *construction*, *installation*, and *specification* of modern building materials.

Probably you feel that a reference library composed of | this type of information would save you time and energy which could be devoted to more *profitable* work.

"SERVICE SHEETS" | are for just this purpose, and hundreds have written us that they "fill a long felt want."

Nothing has been | so badly *bungled* as the *preparation* and presentation of building material data. To overcome this difficulty, we prepare all "SERVICE || SHEETS" in our own *Technical* Department, where each sheet is drawn up, inch by inch, *consuming* two to three solid | weeks' time. This assures you that the problem has been carefully *analyzed* and studied from your, the professional man's, point | of view, and that the details are placed on the Sheets in such a careful and logical manner as to | be easily read and understood.

No other *organization* is carrying on such a work as this; hence there is nothing | you can secure, either free, or for money, that will give you the kind of technical information that "SERVICE SHEETS" || give you.

If you want to know intimately the details of modern material and construction, if you want to save | time and energy, and if you want to better the work of yourself or your employees, you cannot afford to | be without this compact and *convenient* reference work. Your order will have our prompt attention.

Very truly yours, (258)

210

Mr. Eli Colville,
Springfield, Mass.
Dear Sir:

Through our advertisement you became interested and wrote us asking additional information on "SERVICE SHEETS."

In answer we | sent you *descriptive* literature and a complete cross index of all Sheets published to date, also an order blank telling | you how "SERVICE SHEETS" could be obtained.

We do not believe you are one to request this information out of | idle *curiosity*, but for some reason we have not been favored with your continued interest.

Is it because our *literature* | never reached you?

Or because you have laid it aside to take up again, and then forgotten it?

Perhaps you || do not believe "SERVICE SHEETS" contain the information you are most interested in at this time.

On the *margin* of | the inclosed *folder* there is a representative list, taken from our complete list of *approximately* 4500, who are | using "SERVICE SHEETS" because they contain data and information needed by every one interested in the *efficient* usage of building | materials and specialties.

If you think "SERVICE SHEETS" do not contain the information you want, we may be able to | tell you where you can *procure* such data.

If you have forgotten to send in your order, why not do || it now before it is again *overlooked.*

In any event, won't you let us hear from you?

Very truly yours, (220)

211

Mr. Charles A. Jayne,
Port Huron, Mich.
Dear Sir:

If not—Why not?

We have already sent you two letters. That you have not answered us is | no doubt due to the press of other matters.

But please believe that we had good reasons for writing you | so persistently, and this is why.

Thousands of *architects, engineers, builders* and other men interested in construction work, located all | over the world, are satisfied owners of "SERVICE SHEETS," and we figured that you are just as keen a buyer | of time-saving office equipment as they are—that you, too, would welcome the opportunity to get something of real || use to you or your associates for such a small sum.

Each "SERVICE SHEET" costs more than $500 | to prepare and publish. Refer to the inclosed blanks and figure out the total cost to date; then note our | selling price to you.

Can you afford to let this chance go by?

SPECIAL 10-DAY OFFER. If you do | not care to buy the complete collection of "SERVICE SHEETS" published to date, but want to test our claims, send | us your *subscription* to "SERVICE SHEETS" to be *published* in the ensuing year ([1]four editions), and we will mail you || immediately the last previous edition published, five editions in all for One Dollar ([1]$1.00). Mark "Special | 10-Day Offer" on your order, and mail it to us today.

The least you can do in justice to yourself | or your associates is to try a year's subscription (it costs only one dollar) and see for yourself whether we | are *overestimating* the value to you of "SERVICE SHEETS."

Sign the inclosed blank and mail it to us today, and | we will start your subscription with the latest edition we have published.

Very truly yours, (295)

212

Mrs. Alfred W. Lynch,
111 Maclean Street,
Fall River, Mass.
Dear Madam:

The cost of our rugs is very low—about one-half as much as you will have to | pay for any good floor covering *elsewhere.*

Our two-toned rugs are made in all sizes and in rich, *tasteful* | colors, that you can live with year in and year out, and never tire of, as you do of *ordinary* | rugs with their many colored *patterns.*

Two-toned rugs are *recommended* by leading *interior decorators* because they give an air | of refinement, impossible to secure with any other rug.

There is a design in our catalogue to match the decorations || of any room in your home. The soft tones blend *perfectly* with the finest period furniture, and with practically any | kind of crapes, making a restful background of exceptional charm.

[1] Dictate parenthesis—included in count.

By actual use in hundreds of thousands of homes, our | rugs have won praise for their long wearing qualities.

It seems, in these days of high rug prices, as though | *thrifty* housewives everywhere realize that to have their old material re-dyed and re-woven into fashionable rugs is like buying gold | dollars for thirty-five cents each.

The price of rugs from new wool is so high today that you cannot || afford to overlook this opportunity.

Act now! Make up that bundle of old material today! And you will congratulate yourself | through the months to come.

Very truly yours, (228)

213

Mrs. T. C. Alcott,
672 Oliver Street,
Wilmington, N. C.

Dear Madam:

If you will send me your old carpets, rugs and clothing—I do not care how badly worn they | are; I do not care what color they are—I will agree to scour, clean, comb, card, DYE and reweave the | wool now in this material into a NEW HOLDEN VELVET RUG. The pattern and color you may select from our | catalogue. I will send your new rug to you, and you may keep it on your floor two weeks, with | the absolute understanding that if, for any reason whatsoever, you are not satisfied, you may return the rug to me || and I will cheerfully refund every penny you have paid, and pay you from three to ten cents a pound | for your old carpets, rugs and clothing. Surely that's fair. I do not know how to make a guarantee stronger.

Nothing | to equal our VELVET RUGS has ever been made by others from old carpets, rugs, and clothing. HOLDEN VELVET RUGS | have caused a sensation in the rug business and we are their originators.

HOLDEN VELVET RUGS are the equal of | high-grade Wilton and Axminster rugs—and they cost only one-half as much. They are beautiful, seamless rugs in || the latest two-tone effects, and will match the decorations of any room in your home. It is like getting | two rugs for one-half the price of one, for the colors and patterns are exactly the same on both | sides.

The inclosed envelope, order blank and tag are for your convenience. Simply tie a rope around your carpets and | old material, attach one of our tags and send the bundle over to your freight depot. We do the rest. | Now is the time to act.

Earnestly yours, (288)

214

Mrs. Annie Henderson,
429 Hooper Street,
Fargo, N. D.

Dear Madam:

If I ask you a question, will you answer me frankly?

You wanted a new rug.

You were | interested in my advertisement, and you sent for my catalogue.

While I have made rugs for thousands of customers | this season, I have failed to get an order from YOU.

For forty-six years I have manufactured rugs. Because | I have made only good rugs, I have enjoyed success. Today this company is the largest rug factory in the | world dealing direct with the home. I believe my company is selling more rugs to homes than any

other company. || But the fact that I have not received YOUR order convinces me that there is something wrong with my | system of *salesmanship.*

The prices on new store rugs are higher than they have ever been before—and going higher. Could | there possibly be a more favorable time to consider having your old carpets, rugs, and old clothing re-dyed and re-woven | into *fashionable* two-toned rugs?

I will consider it a great personal favor if you will tell me why my rugs | have not appealed to you.

I await your reply with the greatest of interest.

Sincerely yours, (196)

215

Mr. J. L. Lawson,
Nashville, Tenn.
Dear Sir:

When you inquired about the *OTTAWA,* I realized that you were a man who is always on the | lookout for any new *mechanical* equipment that would enable you to do your work easier and make more money. I | knew that being a man of good judgment, you would not buy a machine unless it was fairly priced and | well made, and would at all times deliver full value for every dollar spent.

I have built the OTTAWA saw | for you. It will make good all my claim and I would like you to be my *representative* in your || neighborhood. To place an OTTAWA in your neighborhood, I am willing to make a sacrifice—because I know that a | log saw in your hands, with you as my representative, will mean many more sales for me.

Therefore, if you | will order within ten days a Log Saw, a Log Tree Saw or a Log and Branch Saw, I will | include free with your order: (1) an extra five-foot SAW BLADE; (2) an extra WEBSTER *MAGNETO;* and (3) an | extra AUTOMATIC TRUCK AXLE.

Only recently I dropped you a card, warning you of the condition of the iron and || steel market; also of the likelihood of the advance in price of the OTTAWA Log Saw. Freight rates are going | to advance due to private ownership of railroads. You can save at least $50 by ordering now.

Yours very | truly, (241)

216

Mr. Harry G. Burhart,
1930 Main Street,
Plainfield, N. J.
Dear Sir:

This is the way to get a fifteen dollar saw blade free. Send in your order within the next | fifteen days, and as an extra *inducement* to place an OTTAWA ENGINE LOG SAW in your hands, to prove | its labor and money-saving value, I will ship an extra five-foot saw blade FREE.

I am making you | this offer, because I want you to have the utmost sawing capacity per day with your OTTAWA ENGINE LOG SAW | —*reliable* four cycle engine, changeable axle, automatic safety clutch, master gear shaft made *integrally* with engine bed, engine directly connected || to *transmission* gearing. You will find my lower prices give you a greater profit for yourself than anyone is now | offering.

You are taking no chances in ordering an OTTAWA ENGINE LOG SAW. If the *outfit* I ship you is | not capable of fulfilling every claim that I make for it

in my guarantee and printed matter, I shall expect | you to return it.

You can profit by ordering now, and be assured of a *thoroughly* tried and fully equipped | machine.

Very truly yours, (184)

217

Mr. George E. Long,
Durham, N. C.
Dear Sir:

I am going to make it possible for you to own an OTTAWA LOG and TREE SAW *combined.* | With this machine, you can cut as much wood in one day as ten men can cut with crosscut | saws, and do it easier.

Think what the tree saw will do for you. It will saw the tree off | level with the ground, or at any distance above the ground. It is connected with the engine by a telescoped | *tumbling-rod,* and can be set at any angle from the tree, making sawing easy and *profitable.*

The OTTAWA will || pay for itself in less time than any machine on your place.

The price of the OTTAWA
LOG SAW is |.....$166.50
For the Tree Saw..... 47.50

Total.....$214.00 |

This price is already a big inducement, but I am willing to *sacrifice* the bulk of my profit to get | a Log Saw into your hands. If you will mail me your order within the next two days, you can | have the complete outfit ready for work, for only $203.25.

Is not that worth || going after? Mail me your order NOW, using the inclosed shipping order.

Yours very truly, (215)

218

Mr. George F. Lawson,
Hutchinson, Kansas.
Dear Friend:

New Log Saw Truck Axle Free.

Here is an improvement which you may obtain free for the Kansas Engine | Log Saw. We have perfected a new truck *axle* which makes it quick and easy to change the direction of | the wheel travel without taking the wheels off one axle and putting them on another.

Only one axle spindle is | used. This is hinged on the main axle in such a way that by lifting the cotter pin from its | pocket and placing it in the pocket provided a changed direction of travel is obtained. To do this no tools || are required. The operation can be performed easily in a few seconds by a small boy. The hinged axle *spindle* | is always in a true track. It is simple in construction, cannot get out of order, and never needs replacing. |

This improvement means a considerable saving in time in getting the machine into position for road travel and log travel. There | is no back-breaking work in moving the Kansas Log and Tree Saw from cut to cut on a log, | or from log to log, or tree to tree. There is, furthermore, no need for hand spikes, pries, or crow || bars. You need only your hands and a very little effort to keep this machine sawing wood.

The Hinged Truck | Axle adds $10.00 to the factory cost of the Log Saw. As you were the first in your *neighborhood* | to inquire about this machine, and since we are anxious to get a Log-Saw at work in your hands, | we will give you this axle FREE OF CHARGE.

Simply send in your order at the regular price within the | next twenty

days, together with the names of three of your neighbors who, in your *opinion*, should have this machine. ||

Yours very truly, (303)

ARTICLE 16—USE AND ABUSE OF TIME

Time is the stuff life is made of, says Benjamin *Franklin*. Every man has exactly the same amount of it | in a year. One improves it and reaps great results. Another wastes it and reaps failure. The first case is | called lucky; the second, *unfortunate*. The unfortunates form the mass of mankind.

To use time aright, have a system. Shape | everything to it. Divide the twenty-four hours between work, *recreation*, sleep, and *mental* culture, according to a scheme that | suits your judgment and *circumstances*. Then make things go that way. The scheme will quickly go to pieces unless backed || by persistent purpose.

When you work, work. Put the whole mind and heart in it. Know nothing else. Do everything | the very best. Distance everybody about you. This will not be hard, for the other fellows are not trying much. | Master details and difficulties. Be always ready for the next step up. If a bookkeeper, be an expert. If a | *machinist*, know more than the boss. If an office boy, surprise the employer by model work. If in school, go | to the head and stay there. All this is easy when the habit of *conquering* takes possession. It is wholesome || in this connection to read what men have *accomplished* who have once learned the art of redeeming time. Study the | causes of the success of Benjamin Franklin, of *Lincoln*, of Sir Michael *Faraday*, of *Agassiz*, of Edison. Learn the might | of minutes. "Every day is a little life, and our whole life is a day repeated. Those that dare lose | a day are *dangerously prodigal;* those that dare misspend it, *desperate*." Emerson says "the creation of a thousand forests is in | one acorn."

Sound and wholesome recreation is important in our scheme; but in this age of *athletic frenzy* the danger || of neglect on that line is not excessive. The real fact is that athletic sports are educating the muscles too | often at the expense of the brain.

It is the mind-work that *differentiates* you from the herd. Mental culture | calls for study carefully planned, regular, persistent. One or two hours a day, aiming at some distant object, mastering what | you learn, adding little by little, like a miser to his store, will in a few years make of you | a broad, educated man, no matter what your schooling.

To abuse time, have no system. Chance everything. Do your work || indifferently. Growl if too much is asked. Hunt for an easy job. Change often. Dodge obstacles. Always come a little | short of the standard. Fritter away in silly things the few golden moments left for *self-culture*. Then you will | not crowd anybody very hard in the contest for leadership.

Time abused is bad luck. (455)

From "Top or Bottom, Which?"

By Archer Brown.

219

Mr. G. H. Weaver,
Salesman, #202.
Dear Sir:

In P. R. R. car #17648, containing hand farm *implements*, shipped January 7 to | The Columbia Transfer Company, St. Louis, Missouri, one bundle of *snaths* were shipped without *identification* marks. The Columbia Transfer Company | are holding this bundle subject to our *disposition*.

We are *notifying* them to deliver the bundle to you. It will | be charged to your consignment account. Kindly dispose of it as soon as possible.

Very truly yours, (77)

220

Mr. Chas. E. Asper,
128 Hendrie Avenue,
Detroit, Mich.
Dear Sir:

You will recall that we wrote you July 26 in regard to Mr. O. J. Deabler, Coldwater, | Michigan. We have written him a number of times since then, but he neglects to answer our letters.

We have | decided to accept his check for $65.00 in full payment of his account. His action in regard to | the present account convinces us that we do not care to sell him goods in the future.

Please make note | of this for future reference.

Yours very truly, (88)

221

Mr. C. F. Everson,
Division Manager,
Sales Representatives,
Omaha, Nebraska.
Dear Charles:

Special *Syrup* Campaign.

In view of the present *shortage* of sugar, candy manufacturers are turning to cane syrup | and molasses. We understand that stocks of syrups in the hands of our *competitors* are almost *exhausted*.

We *earnestly* ask | that you *solicit* every candy manufacturer in your *territory* in an effort to sell syrup. The current market is *approximately* | $1.00 a case higher than the price we are quoting on our stocks.

You will never have a better | chance to sell cane syrup and molasses than right now, so do not delay in getting after this business.

Your || quota is 1000 cases a week of any grade of syrup. At the close of business, October 11, report | on the bottom of this letter the result of your efforts.

Yours truly, (133)

222

Mr. Lawrence Armstrong,
1829 Fairview Avenue,
Walla Walla, Wash.
Dear Mr. Armstrong:

The biggest outdoor year in history is here. Last year was a *whopper*—but it won't hold | a candle to this year. Motor cycle sales reflect outdoor *prospects* like a *mirror*. Right now our orders are so | far ahead of last year's that there is no comparison.

Prices on our machines remain the

same, with no advance, | except in one case. The *2HP* Standard Motor without the automatic reverse, will be $100, the | same price as this year's model with the automatic reverse. Discounts are the same as last year. Increased costs are || met by greater economies in manufacture. No changes in design are *contemplated*, but greater perfection in manufacture will be our | aim.

There will be no deliveries on four cycle two *cylinder* machines before late fall. Our entire *energies* will be | *concentrated* on a big production of the single cylinder models.

Yours truly, (152)

223

Mr. R. H. Osborne,
Connecticut House,
New Britain, Conn.

Dear Osborne:

Never have our big production *facilities* been equal to the demand for *electrical appliances*. What will be the | situation this year, the first really big season since conditions have become settled?

Added to the natural stimulus of prosperity, | our *comprehensive* advertising campaign is producing thousands of inquiries. There will be hundreds of re-sales to your old customers. Appliances | that lay idle last year for lack of repairs will require new parts and fixtures. *Accessories* will be in demand. | Add to this the stimulus created by a reduced price and our increased production facilities, and this ought to be || a monster year for every salesman in our employ.

It is none too early to prepare for your share of | this business. Quantity shipments will not be possible before March, and then the rush for irons, washers, and cleaners will | be on. The enclosed order blank shows this season's prices. Urge your customers to buy at once; then get in | touch with our branch, 69 *Cortlandt* Street, New York, for *reservations*.

Show a little *initiative*, and profits will begin | for you early in the year.

Yours for prosperity, (189)

224

Mr. Joseph N. Nash,
Green's Hotel,
Newark, N. J.

My dear Mr. Nash:

A mutual friend has handed me your name because I want to get in touch with | a few *clear-thinking, hard-hitting* salesmen who are now calling on the men's wear stores in Greater New York | and other large eastern markets. I want these men to carry the *EXCELSIOR* line of undergarments and to represent us | through our New York office.

The position will embrace a commission *remuneration* and will only interest men with initiative, push, | and ambition; men who have an established *clientele;* who are known to the trade.

If you are this kind of || live wire and have an *ambition* to make more money, file your application telling us your age; whether you are | married or single; your *nationality;* the line you are carrying; the territory which you are now covering; and whether or | not your present connection will permit you to carry a side line. Also state your *references*.

Mail all applications direct | to the mill at Youngstown, Ohio. No *interviews* will be granted at present, either at the New York office or at | the mill,

and only those applications which answer the above questions in detail will receive any consideration.

Very truly yours, || (200)

225

Mr. John Dale,
Chicago, Ill.

Dear Sir:

"Ship my August 15 orders at once," wires Mr. H. P. Fath, sporting goods dealer at Ludington, Michigan. | "Express six tents and freight six," wire Messrs. Meyer & *Thalheimer* of Baltimore, Maryland.

These two extracts from recent *telegrams* give | an idea as to the demand for tents this year. There is a steady, healthy demand from every part of | the country. Canada and the Southern States are away ahead of their usual quota.

What is the reason? It is | a perfectly natural one. It is the desire of people long restrained to get out onto lake and river, to || fish, to motor, to get back in physical trim and to enjoy that God-given sunshine and fresh, pure air | that *stimulates*, freshens and lengthens life. It is a *tremendously* big outdoor season and people are making the most of | it.

What are you doing to profit by it? People want outdoor goods—fishing tackle, camping gear, summer home supplies, | boats, and motors. How about your stocks and your profits?

June was our biggest month in ten years. July was | even bigger. August will keep up the record.

You have our proposition. Won't you look it over and go after || your prospects again? Then get your first order on the way without delay. Its appearance and *performance* will mean more | sales for you.

Will you not make a strong effort to open up some business this week?

Yours with best | wishes, (241)

226

[1] Mr. Robert H. Harrison,
The Jefferson,
Louisville, Ky.

Dear Mr. Harrison:

I am not surprised at your recent letter. In fact I really expected it.

There are times | in every salesman's career when the conditions he has to buck day in and day out seem *impregnable*. There are | times when he is willing to sell his job for two cents and consider it a bargain.

And do not think | I have not been in just that frame of mind myself. Life is a pretty stiff kind of competition and we | all are too much inclined to be like the *proverbial* mule that was always jumping the fence because the grass || looked greener on the other side. The mule never learned the lesson that contentment is, after all, largely a frame | of mind.

The point I am trying to make is that the conditions confronting you in your territory are matched | by the same, or others just as hard, in every other territory. A *transfer* would not necessarily benefit you, and if | you are not man enough to fight it out in one section you might fail in another. Does not that sound | *logical?*

Life on the road is not a bed of roses by any manner of means. Things do not come your || way by sitting down and crying. It takes a high order of grit to

[1] See Appendix A, par. 23.

be a successful salesman and it | takes the "get-up-and-dust" spirit, too.

Harrison, you are a commercial soldier. If you were in a trench | you might be discouraged often, but you'd fight. You are armed with weapons that spell success. You haven't | any *sissy* for *captain*. You have the weapons and you know how to use them.

As for the shoddy goods, | they do not warrant a serious thought. They can not give you real *competition*, because they have not the staying || qualities. They will be gone long before you are, and you will live to see the day when the *Booldrich* | product will come out on top. We must depend on you to preach the true gospel. I have all kinds | of confidence in you. I know you are equal to the task and I am going to look forward to | a big improvement in your reports from now on.

Yours sincerely, (371)

227

Mr. Henry Record,
Hotel Belmont,
Chicago, Ill.

Dear Henry:

I don't believe in *hampering* you with *ironbound* instructions, and for that reason I have not littered your | mail with suggestions as to what you should do or should not do on the firing line. I always like | to think that I can rely on a man's judgment, and if perchance I find that I cannot, then the | best policy is to strike his name off the pay roll. The giving of orders and robbing a man of | initiative has no place in modern salesmanship. However, I have found certain rules helpful. Just what these rules are I || shall not burden you with, other than to state that I have found it good policy not to take for | granted that you can sell or cannot sell a prospect from the looks of his shop on the outside, or | the inside, either, for that matter. I have found many a man looking at the *signboard* over the door and | wondering if the man who bore the name painted there would buy goods.

The way to find that out is | to go inside and let loose your *battery* of sales talk and ideas. I once knew a man who was || strong on the approach but very weak on *conversation*. He bravely bearded the lion in his den, than got cold | feet at the critical stage of a sale. Needless to state he did not last long.

I have learned also | that a merchant dislikes a visiting salesman to talk to his clerks. It takes up the time of the clerk | and does the salesman no good; besides, the merchant thinks the salesman is pumping the clerk or even trying to | bribe him to push his line, whereas he may be only trying to get up a friendly card game for || the evening.

Many stores have a fixed rule against this practice and a few display signs which read as follows: | "Please transact all business with the management." I know you have read these signs time and time again, so I | will not dwell long on the subject.

One of the greatest crimes a salesman can commit is making "dates" with | female helpers, for sooner or later the boss gets to hear of it, and a salesman's chance to do business | is considerably lessened. Again, try to assume a cordial air, but not a flippant one, with your trade. Make them || feel you have come to their city almost expressly to see them; the other trade is secondary in your mind. | If you do this you will have an easy time making yourself solid in every town you visit.

Above all, | do not knock a *competitor's* stock. I have written this before but am doubly impressed with the idea since I | saw a well-known salesman lose a nice order because he sneered at a certain line already bought and paid | for by a merchant who said, "How dare you question my judgment? Besides, my money and not yours paid for || these goods."

Henry, I feel this long letter and advice will not be lost on you. As ever,

Yours sincerely, (520)

ARTICLE 17—KNOCKING AND KICKING

IN LOOKING for trouble one never has to turn many corners to meet it, and at any open window one | may *ventilate* a *grievance.* The habit of finding fault is entirely too common, and it is insidious. It grows by | what it feeds on, and one *grouch* leads to another.

If you choose a comrade for a camping party or | a journey, you choose him as men elect a fellow member of a club, for the *companionable qualities.* Nor are | these traits by any means the *monopoly* of the *clever* or the *prominent* or the "successful" people. Some persons make || themselves wanted everywhere by the sheer power to sympathize. They are not *tiresomely* bright. They do not *scintillate* in *epigrams.* | But they *radiate* good nature. They do not fuss. They laugh away a trifling accident, and they turn a cheery | face to each new day.

The grouchy people half the time are not aware of their *chronic* condition, any more | than those who are habitually profane are conscious of the *lurid* language they dispense so freely.

This is a human | world. Its institutions are *mortal* and *fallible.* The *structure* of man's hands is *fragile* and constantly falls into disrepair. One || cannot long leave any part of the universal machine and be sure that on coming back it will be just | the same. And therefore let allowances be made. "Judge not that ye be not judged." With a sour *severity* we | lay down the law whereby "they" should walk. What about ourselves? Are we altogether perfect?

Constructive critics are always necessary. | But ten critics to one man who works are about as useful as ninety umpires would be at a ball | game. There may be too much of a good thing in a thousand connections on this *sublunary* sphere.

Let some || of the energy devoted to fault-finding be converted into forwarding useful enterprises and getting something done that the world | wants done. Let there be instruction and construction. A good teacher—who is a creative teacher—does not snarl. He | smiles and hopes and is an optimist. Is his sunny serenity a fool's *paradise?* The *misanthrope* is ever ready to | tell him so. But the misanthrope, since his life is on the wrong basis, is left behind in the *pilgrimage* | of life. Those who aspire with a smile are those who arrive. (392)

Anonymous.

228

Messrs. Pottash Brothers,
504 North American Street,
Philadelphia, Pa.
Gentlemen:

Attention Mr. MacAllister

You will find inclosed the original and a memorandum copy of the bill of lading covering | shipment of old bagging in car H & T C[1] #12030 ordered by you March 11.

Yours | truly, (43)

229

Mr. R. S. Hammersley, Agent,
The Pennsylvania Railroad,
Kensington Station,
Philadelphia, Pa.
Dear Sir:

We send herewith freight bill #1858 amounting to $173.09 | *covering* shipment of *Naphthalene* from East Boston, Massachusetts. Please receipt and return at your earliest opportunity.

Yours very truly, | (40)

230

Mr. J. D. James, Agent,
The Pennsylvania Railroad,
Columbus, Ohio.
Dear Sir:

We are attaching hereto a copy of freight bill #154976 amounting to | $180.72, covering shipment of *Benzol* in car D L & W[2]—17834 | from *Solvay*, New York, which we paid December 31, by check.

Will you kindly receipt this bill | and return it at your earliest opportunity?

Yours very truly, (70)

231

Mr. Albert Noble,
745 Main Street,
Fairview, Ind.
Dear Sir:

We are *attaching* herewith Pennsylvania Railroad refund notices amounting to $65.58, *representing* | refund of *overcharges* on various shipments.

The freight bill numbers are shown on the cards and reference to the bills | will, of course, show to what account these refunds are *creditable*.

Very truly yours, (54)

232

Mr. E. M. Harmon, Agent,
The Pennsylvania Railroad,
Cleveland, Ohio.
Dear Sir:

We attach herewith a copy of freight bill #38551 for 75 cents | covering the shipment of one empty drum from the Silver Manufacturing Company, Chicago, Illinois, together with the bill of lading | showing this shipment to have been prepaid.

Will you kindly *investigate* and advise us if the charges you *collected* | included this amount?

Yours truly, (65)

233

Rockwood Manufacturing Company,
Indianapolis, Ind.
Gentlemen:

We have not received the one crate shipped January 21 by the American Railway Express Company on our | order #24919, *requisition* #32159.

[1] Houston & Texas Central.
[2] Delaware, Lackawanna & Western.

This material should have been directed to | the Barrett Company, *Frankford*, but this was neglected.

We would appreciate it if you will secure a copy of the | express receipt and with this letter file a tracer so that some action may be taken for the delivery of | the material.

Yours very truly, (85)

234

The Russell Tanning Machinery Co.,
Des Moines, Iowa.

Gentlemen:

Subject *Friction* Spring Latch.

The second item in your letter of March 10 calls for 4d318 | which we believe should be 4d313.

Have you received the castings? If so, what progress have you | made, and how soon do you expect to ship the order *complete?* With regard to the six pieces of | 4d219 *shackle*, we are *urgently* in need of them. If they have been shipped, will you please enter | tracer at once, having them *vigorously* traced to final *destination?*

Very truly yours, (93)

235

Mr. W. O. Gardner,
408 Plainfield Street,
Cleveland, Ohio.

Dear Sir:

We wish to call your attention again to our memorandum of December 3, to which we attached the | original bill of lading covering the shipment, September 13, of *Crude Naphthaline*, in car A T & S F[1]—36 | 492, and in which we requested that you describe the material as Crude Naphthaline.

We are *compelled* | to pay a higher rate if this material is not *specifically* stated on the bill of lading to be "CRUDE" | Naphthaline.

We shall appreciate it if you will mail us a corrected bill of lading without delay.

Very truly yours, || (100)

236

Mrs. Alice Penuel,
427 Dauphin Street,
Lexington, Ky.

Dear Madam:

Evidently your goods have been lost on the way. We do not want you to be put to | any further trouble, so we will make a new shipment, which we feel sure will reach you promptly, and will | take up the matter with the *transportation* company ourselves. There will be no charges for you to pay on the | new shipment.

Please send us in the inclosed envelope the receipt the agent gave you when you paid the charges, | after you have had him make a notation of the shortage. This will help us take the matter up with || his company.

If after getting one shipment, the other should arrive, please leave it at the station and return this | letter to us with the notice you received from the agent.

Yours truly, (133)

237

Dear Mr. Pratt:

Which is the CHEAPER, to ship by Parcel Post or Express? Do you know?

THERE IS A DIFFERENCE. | Sometimes it is CHEAPER by Parcel Post, sometimes by Express,

[1] Atchison, Topeka & Santa Fé.

depending on the weight and distance. If you know the | CHEAPEST method to use on every parcel you ship, it will save you money.

For instance, on a ten pound | package from here to Chicago you save twenty cents by shipping by PARCEL POST. On this weight and distance it | costs twenty cents more by Express. On a fifty pound package to Chicago you save $1.54 || by shipping by EXPRESS. On every shipment you make, one route is cheaper than the other. If you always KNEW | WHICH IT WAS, you could keep down to the minimum your shipping costs.

This combined Express and Parcel Post Rate | chart will tell you at a glance just what you wish to know—the cost of shipping any weight from | this city to any town in the United States having a population of 2500 or more. No uncertainty, no | figuring, no guessing—you KNOW all the shipping costs by the CHEAPEST routes. The saving on a few shipments || will pay for this Chart.

Price postpaid, $4.00. Satisfaction guaranteed. Make all remittances payable to Collins & | Co.

Inclose check or money order for $4.00 and we will at once forward you the best Parcel Post | and Express Chart made.

Yours very truly, (247)
Mr. William H. Pratt,
207 Gary Street,
South Bend, Ind.

ARTICLE 18—PREVENTING PAYROLL KICKS

The payroll system in a small foundry went wrong. Every pay day dozens of men *clamored* for wages which had | not been paid them and generally when they received their money they left, to prevent a *repetition* of the injustice! | Others, paid too much, skipped with their *bulging* pay envelope. A survey showed that a complete turnover of lower priced | labor occurred every month and that the company was losing heavily on the cost of breaking in new men.

The | experience of this foundry is not cited as *typical*, although similar troubles were reported by many of the smaller manufacturing || plants of the country. Swamped with orders, their routine disturbed, *handicapped* by an *insufficient* and overworked office force, thousands of | dollars were lost on account of badly organized pay systems. The big plants drew the dissatisfied workers often at lower | wages than the smaller companies were forced to pay.

In one industrial plant the troubles of the paymaster's department were | entirely *eliminated*, wage disputes were prevented, the losses caused by breaking in new men were reduced to a minimum, costs | were decreased, and production was increased.

When a new man was hired he was supplied with a time book free || of cost. His name, department, and rate were written on the fly leaf for him. The book contained general instructions | about working hours, fire fighting appliances, safety rules and other matters which the concern wanted its men to know. The | bulk of the book was ruled as the familiar time book, except that the spaces between the lines were wider | than ordinary, so as to give a mechanic, *unaccustomed* to *handling* pen or pencil, plenty of room for writing up | his entries. The books cost the company only a few cents each. To the worker, in view of the prevailing || dissatisfaction which had occurred through broken-

down payroll systems, the book was an *assurance* that his point of view was | recognized. *Incidentally* it was a *guarantee* that the workman's chief interest was to be safeguarded. (335)

Hammermill Paper Company.

Section 9—Telegrams

238

(Night Letter)[1] Victor Talking Machine Company Camden N J Ship five *Victrolas* style X and three style IX to our Wilmington branch | August first Deliver by truck (25)

239

(Night Letter) Messrs Chandler Bros Detroit Mich State price and earliest delivery on five washing machines twelve *wickless* lamps ten vacuum cleaners | twelve champion oil stoves gallon size (26)

240

(Telegram) Morgan and Company Wall Street N Y Sell one hundred Philadelphia and Reading first preferred Buy fifty *Amalgamated* Copper (19)

241

(Confirmation of above)
Messrs. Morgan & Company,
Wall Street,
New York, N. Y.
Gentlemen:

This is to confirm our telegram of this morning asking you to sell for us: One Hundred Shares of Philadelphia | and Reading First Preferred and to buy Fifty Shares of Amalgamated Copper.

Cordially yours, (34)

242

(Telegram) Barker Specialty Manufacturing Company 300 Prince Street Oswego N Y Mail catalog and best discounts on newest *Halloween* Specialties | (20)

243

(Confirmation of above)
Barker Specialty Manufacturing Co.,
300 Prince Street,
Oswego, N. Y.
Gentlemen:

Last evening we telegraphed you as follows:

"Mail catalog and best discounts on newest Hallowe'en Specialties."

Several of our | customers desire our earliest quotations on this line and your immediate attention will be appreciated.

Yours truly, (37)

244

(Telegram) Remington Typewriter Company New York N Y Replace twenty number ten machines as per agreement. (15)

245

(Confirmation of above)
Remington Typewriter Company,
New York, N. Y.
Gentlemen:

We have *telegraphed* you today to replace the twenty #10 Remington Type-

[1] See Appendix A, par. 34.

CLASS OF SERVICE DESIRED	
Telegram	
Day Letter	
Night Message	
Night Letter	

Patrons should mark an X opposite the class of service desired: OTHERWISE THE MESSAGE WILL BE TRANSMITTED AS A FULL-RATE TELEGRAM

WESTERN UNION TELEGRAM

NEWCOMB CARLTON, PRESIDENT — GEORGE W. E. ATKINS, FIRST VICE-PRESIDENT

Form 1206A

Receiver's No.
Check
Time Filed

Send the following message, subject to the terms on back hereof, which are hereby agreed to

May 11, 19--

Morgan and Company

Wall Street

New York N Y

Buy one hundred Pennsylvania Railroad at fifty letter follows

William D Lawson

writers now in our office in | accordance with the *agreement* entered into with your agent on January 8, 19—.

Yours truly, (35)

246

(Telegram) Hanover Brass Foundry Kingston N Y Drawing submitted for Roller Transfer *inaccurate* check drawing with samples (16)

247

(Confirmation of above)

The Hanover Brass Foundry
Kingston, N. Y.

Gentlemen:

Attention Simon Moller
Superintendent

If you will examine the drawing and the samples which we submitted, you will | observe that the drawing shows more than an eighth inch *thickness* of metal, while in both the old and new | samples we submitted, the part of the frame which really rests on the screws comes to a knife edge. The | appearance of the roller itself is satisfactory.

For this reason we wired you yesterday:

"Drawing submitted for Roller Transfer inaccurate: | Check drawing with samples."

Trouble of this nature would never occur, if some one in the office or in the || factory would check up the samples with the drawing. In the present instance it is simply necessary for you to | take the pattern from which this last sample was made and check the pattern with the blue print to learn | how obvious are the *criticisms* we make.

Yours very truly, (150)

248

(Telegram) Charles Riddell New England Locomotive Works Railway Exchange Building Bridgeport Conn Your wire twenty ninth shipment

American Foundry sixty four | naught five December thirtieth entirely out of question We must have shipment this week without fail six complete sets bolsters | Go into matter personally and insist that patterns be placed in sand immediately and shipment made this week as requested | Wire reply. (62)

249

(Confirmation of above)

Mr. Charles Riddell,
New England Locomotive Works,
Railway Exchange Building,
Bridgeport, Conn.

Dear Sir:

In your telegram of November 29 you promised to ship our order #6405 on | December 30. We find that it will be an utter impossibility for us to wait for the shipment until December | 30 because our shops are now ready to use six complete sets of the bolsters. We have, therefore, just wired | you as follows:

> "Your wire twenty ninth shipment American Foundry sixty four naught five December thirtieth entirely out of question. | We must have shipment this week without fail six complete sets bolsters. Go into matter personally and insist that patterns be placed || in sand immediately and shipment made this week as requested. Wire reply."

This message we now confirm, and we trust | that you will go into the matter personally and see what can be done to help the situation, telegraphing us | full details at the earliest possible moment.

Yours truly, (149)

ARTICLE 19—CONQUERING DIFFICULTIES

Every youth would like to attain success, honor, and influence. But nearly every one fails. Why? Because there are *difficulties* | in the way. What are these difficulties? The things that prevent *achievement*—the hard things. What is the customary way | of treating them? To dodge them or slur them. Why should that be the common way? Because it is | the easy way, of course. Put down in a little book the hard things that you dodge or slur in | twenty-four hours, and study them a little. You are in school, and the first thing that strikes you in || the morning is a difficult problem in *mathematics*, science, or *translation*. There are a dozen different ways of getting around | it, all easier than to conquer it. You are in an office, and a knotty question in accounts comes up. | It will take an hour to master it, but only a minute to get an older head to help out. | You are at home, and suddenly some trifle *irritates* the temper. Everyone knows it is easier to indulge it than | to control it. A sudden *temptation* comes among a group of good fellows. To yield is easy; to resist is || hard. So it follows that surrender to *obstacles* is the rule, successful *resistance* the exception.

But here and there a | young man does overcome. He *triumphs*, and we recognize a master. He acquires the *conquering* habit, and presently we find | him rejoicing in the strength that comes from repeated and easy victories. After that his course through the world, in | whatever vocation he engages, is natural conquest, and the fellows who weakly yielded when difficulties arose are the material he | builds on.

There seem to be two ways only of dealing with hard things. First, is to *succumb.* Yield to || the tired feeling. Give up mathematics because it's tough. Drop history because it's dull. Give up the fight for the | top in business because it takes so much effort. Follow this line of surrender two or three years; then examine | your backbone. Test your mind, your moral strength, your conscience. See how your whole capacity for achievement has been weakened | until you are an incapable person, perhaps forever, like most of the *lunkheads* around you.

But try first the other | thing. Grapple the first difficulty that comes up. *Wrestle* till you down it, if it takes till break of day. || Get on top of it with both feet. First the bear, then the lion, then *Goliath.* Master the problem in | mathematics, and know the joy of victory; the hard things in other studies, and see what a tonic victory is | to the mind; the *hardest* thing in your day's work at office or shop, and see how strong you will | be for the next day. (465)

From "Top or Bottom, Which?"
By Archer Brown.

PART V

This is the big division of this book. It contains four hundred fifty-three letters classified according to forty-five different businesses and designed for use in advanced dictation classes in business colleges and for the second semester of dictation in high school.

The teacher who feels that the book contains too much material can, therefore, make his or her selection of letters to use. If it seems likely that students will be most benefitted by a study of particular sections, the efforts of the class can be concentrated on those parts.

Section 1—Accounting

250

Messrs. William B. Riley & Co.,
838 Washington Building,
Oak Park, Ill.
Gentlemen:

Attention Mr. Young.

We called at your office *yesterday* and discussed with your Mr. Riley the matter of | the *accounting system* at present in use in your Chestnut Street office.

Mr. Riley stated that the books in the | Oak Park office were *handled* by you, and that you were entirely familiar with all of their *details*.

He *suggested* | that while the Company was not *interested* in accounting services just at the present moment it might be well to | call upon him in reference to an audit, and an *inspection* of the system in use, about the first of || the year.

Very truly yours, (105)

251

La Salle Extension University,
Quincy, Ill.
Gentlemen:

I wish to *acknowledge* receipt of your diploma, of which I am justly proud.

I also wish to acknowledge | the fact that your course has been of the utmost benefit to me, both *mentally* and *financially*.

I am *continually* | advancing, and each *advancement* brings additional responsibilities as well as additional salary. My last advancement was only two weeks ago | when I accepted a position as head accountant of the largest *millwork* concern in this city.

Since *enrolling* in your | school for a course in Higher Accountancy, I have increased my salary over 100 per cent. Your course has || given me courage. Without it, I would not have had the courage to undertake accounting work.

It gives me great pleasure | to recommend your course *wherever* possible, as I know it to be the best.

Your satisfied graduate, (137)

252

Mr. P. J. Harris,
230 Main Street,
Nashville, Tenn.
Dear Mr. Harris:

I am glad to learn from your letter of January 22 of your interest in my | new text, "*Advanced* Accounting," which

takes the place of Book II of "Business Accounting" as originally planned.

"Advanced Accounting" provides | a *unique* combination of actual office practice with a series of thoroughly practical *assignments* on various phases of general accounting. | The book makes possible a thorough-going *correlation* of the departments of bookkeeping and of auditing.

The book contains twenty | sections, each *devoted* to a *specific* subject. In connection with each subject there are given technical points and practical problems || encountered in business. I am now engaged in reading the final page proof of the text and I hope to | have it out in the course of a very few weeks. One of the very first copies that come from | the press will be mailed to you.

Whenever I can co-operate with you in any way in realizing to the | fullest measure the teaching possibilities of the text, I trust that you will not fail to communicate with me.

Sincerely | yours, (181)

253

Charles J. Rhoads, Esq., Treasurer,
American Academy of Political and Social Science,
Philadelphia, Pa.

Dear Sir:

We have audited the books and accounts of the American *Academy* of *Political* and Social *Science* for its | fiscal year ending December 31, 19—, and submit herewith a statement of the cash receipts and the cash | *disbursements*, together with a statement of assets as of December 31, 19—.

The cash receipts from all sources | were *verified* by a *comparison* of the entries appearing in the Treasurer's cashbook with the record of the bank deposits, | and were found to be in accord therewith.

The cash disbursements, as shown by the cashbook, were *supported* by proper || vouchers. These vouchers were in the form of canceled paid checks or receipts for moneys expended. These were *examined* by | us, and verified as to the *correctness* of the payments made.

The *investment securities* listed in the statement of assets | were examined by us and were found to be correct and in accord with the books.

As the result of | our audit and examination we certify that the statements submitted herewith are true and correct.

Yours respectfully, (177)

254

Mr. Frank Worner,
El Paso, Texas.

Dear Sir:

Mr. *Butterworth*, the head of our Accounting *Department*, has requested me to write to you about our training | course in Higher Accountancy. I have in this office all the lessons, *lectures*, text, etc., *pertaining* to our course, and | I shall be pleased to go over the matter with you in detail.

There are more *graduates* of our course | who are Certified Public Accountants than there are from any resident University course in the country. Some of our students | have increased their earning power as much as 300 per cent. Others have reached higher positions, while others are holding || *responsible* positions in large corporations or are in business for themselves.

This training can be made the *Twin-Six-Cylinder* | Machine to carry you on to the very best things *obtainable* in the business world. However, progress in

any direction | must have its starting point and that, in your life, is where you are today, no matter how successful | you have been up to the present time.

I am in the office each day from twelve to two, and | on Saturdays until five o'clock. If it is not convenient for you to call during these hours, please telephone me || and we can arrange a time to suit your convenience.

Yours truly, (212)

255

Col. Arnold Smith,
Manila, P. I.

Sir:

1. For the purpose of making *available* to the administrative head of each department, bureau, and office the information | which is needed for directing the business of the Government, on and after July 1, 19—, three classes of | accounts shall be kept, viz:

(a) Fund Accounts—or accounts by means of which the exact condition of each fund | and *appropriation* and each *allotment* of funds and appropriations may be known.

(b) *Fidelity* Accounts—or accounts by means of | which the fidelity of each officer or agent charged with the safe-keeping of cash, stores, or accountable property may || be *determined.*

(c) Expenditure Accounts—or accounts by means of which the *expenditures* of the *Government* during each *reporting* period | may be promptly and accurately shown in terms of the purposes for which expenditures are made.

2. For the purpose | of carrying this order into effect, each department is required to submit to the comptroller their proposed forms for keeping | these accounts.

Respectfully, (163)

256

Mr. George H. Thompson,
3719 North 7 Street,
Cedar Rapids, Iowa.

Dear Mr. Thompson:

It has *occurred* to me that you might like to have some information in regard to Accountancy | which has possibly never before been *submitted.*

There are two *essential* things to consider in the selection of material for | such a study. *First,* does it conform to business methods and *procedures* as followed in business today? *Second,* are these | modern accounting methods presented in a way to be clear and concise and easily understood by the student?

In answer | to the first question, our Accountancy Course is the only offering on the subject that has received the unqualified indorsement || of the accounting profession. It has been endorsed by the Institute of Accountants, which is the *Supreme Court* of the | profession. It has received the indorsement of every C. P. A. who has examined it. We are certain that no | other text can secure a single letter from any reputable C. P. A.

In this age of systematising it is | necessary that the student should provide himself with the most modern and approved methods, eliminating all waste

and lost effort. | We are certain that if you use our Accountancy you will greatly increase your efficiency.

I feel that I should || ask your pardon for writing such a lengthy letter, yet it has perhaps thrown some light upon the subject that | you did not previously have.

Yours very truly, (228)

257

Mr. George S. Wilson, President,
Kenneth Copper Corporation,
973 Broadway,
New York, N. Y.

Dear Sir:

We have audited the accounts of the Kenneth Copper Corporation as kept at the New York Office and | *confirmed* by the reports from Alaska, and submit herewith our report showing the income of your *Corporation* for the year | ended December 31, 19—, and its *financial* condition at the close thereof.

The Cash, *Securities*, and Metals on | hand have been duly *verified* by us. The book value of the investment in the Utah Copper Company stock has | been decreased by $2,811,258.24, being the || amount of the Capital *Distributions* received during the year on the 616,504 shares | of stock owned. The book value of the Copper River & *Northwestern* Railway Co. bonds has been increased by | $5,179,500, being the amount of *accrued* interest on such bonds, to date, | less the amount of $575,500 received during the year as interest accrued prior | to the date the bonds were acquired.

Capital Distributions made to the *stockholders* during the year amounting to || $2,787,081.00 were charged against the Capital Surplus account. The charge is made against | Undivided Profits and the Credit given to the Property account in the usual manner to cover *depletion* of the Mines | for the year.

Various *adjustments* have been made in the accounts during the year to bring the books of account | into accord with the United States Treasury Department *rulings* in connection with their audit of the tax returns of the | Corporation for the years 19— to 19— inclusive.

The Income account includes only the sales and the cost || of *metals* which were sold, whether or not *actually* delivered to *customers* during the year. Metals sold for future delivery | are carried at the sales price and all expenses incident thereto are charged against the period in which such sales | are made. All metals and ores on hand, which are unsold, are stated at cost. The amount stated as *Operating* | *Revenue* represents the gross price and the delivery expenses are included as an item of cost.

We hereby certify that | these statements are in accord with your books which we have audited, confirmed by reports from the mines, and are, || in our opinion, true *exhibits* of the operations and affairs of your Corporation.

Respectfully yours, (415)

258

CERTIFICATE

"I have audited the accounts of the Blank Company from March 1 to August 31, 19—, and I | hereby certify that the *foregoing* statement in my opinion presents a reasonable estimate of the gross profit accruing to the | Blank Company by reason of the *alleged* patent *infringement*, together with the proportion of expenses properly *deductible* therefrom." (59)

259

CERTIFICATE

"I have audited the accounts of John Doe and William Doe, *executors* (or *trustees*) of the estate of Henry Long, during the period from July 1, to December 31, 19—, and I hereby certify that the above *summary* statements correctly present the operations of the executors both as to principal and income, and that the foregoing *balance sheet* is a correct statement of the financial condition of the estate at December 31."

An audit required under a patent infringement would be devoted to *ascertaining* the estimated profit which accrued to the corporation by reason of the infringement. The auditor would be responsible to the persons who engaged him to make the audit and it would be his duty to arrive at a fair and *unbiased* estimate. (129)

260

CERTIFICATE

"I have audited the accounts of the *Excelsior* Blank Book Company for the years ending December 31, 19—, and I hereby certify that the above statements in my opinion correctly present the operating earnings of the company, the financial condition of the company at December 31, 19—, and the condition after giving effect to the proposed *re-financing*."

In an audit of executors' accounts for probate, the auditor should see that all the assets in the *inventory* of the *estate* have been taken into the accounts and verify all the transactions of the executors affecting the principal and income of the estate, assuring himself that the law and the terms of the will have been *observed*. In auditing the accounts of trustees he should see that they have taken up the assets of the trust as turned over by the *grantor* or *executors*, and that the records as to principal and income are in conformity with the facts, the law and the provisions of the trust. The Auditor should protect the interests of all *beneficiaries*, the trustees and executors and the court. (185)

ARTICLE 20—LACK OF THRIFT A NATIONAL CRIME

Reliable government *statistics disclose* a *deplorable* condition in the United States. Over 50,000,000 of *adults* in this, the richest country on the globe, have made no provision for the future—have saved nothing, but each and every day of their lives live up to the last dollar they earn. *Wasteful, restless, discontented*, these millions of men and women who are next door to *pauperism* constitute a serious menace to the nation's welfare.

But even more distressing, if that be possible, is the certain knowledge we have that eighty-five out of every hundred in this land of opportunity find, upon attaining the age of sixty years, that they have no *independent* means of support, but are forced to depend on *relatives*, friends, or some public *charity* for the necessaries of life.

The most effective remedy that ever has or can be devised to overcome poverty is the practice of Thrift—Thrift in earning; Thrift in saving; Thrift in spending.

A great and costly mistake has been made in assuming that mankind will acquire this knowledge without teaching and training. The fallacy of such an assumption is sufficiently proven by the statistics given above. Inasmuch,

therefore, as every || human being must have the three *indispensables:* food, clothing, and *shelter*, as long as he lives in this world, | his own interest as well as the interest of the state demands that he be taught and trained how to | provide for them. Hence, any system of teaching and training that fails to recognize the vital importance of properly fitting | the individual to acquire these three *fundamental* requisites of human life, is *defective* and *inadequate.* (275)

Anonymous.

SECTION 2—ADVERTISING

261

Breyer Ice Cream Co.,
Eighth & Cumberland Streets,
Altoona, Pa.

Gentlemen:

Place my name on your mailing list for the *Breyer* "Business *Bulletin.*" If I have any selling ideas, or | if there is anything I have done which I believe other Breyer dealers should know, I will send them to | you.

Very truly yours, (44)

262

Mr. L. L. Larue, President,
First National Bank,
Santa Barbara, Cal.

Dear Mr. Larue:

I am very glad to have your favor of March 11, inclosing a copy of "The Story | of *San Diego,* California" which has been prepared by the Commercial Service *Department* of your institution. This sort of advertising | of San Diego and her *environs* is highly *creditable* and is to be commended.

Very truly yours, (57)

263

Mr. Russell J. Waldo,
936 West Moreland Street,
Indianapolis, Indiana.

Dear Sir:

We are sending you the Profit Sharing Plan itself, but we believe that you may be interested in | more than the mere *technicalities* of the Plan.

For this reason we are inclosing a reprint of an article that | appeared last fall in the "American Magazine."

Mr. Forbes came to *Ivorydale* last summer and after his visit wrote an | interesting article on what he discovered here. In his interview Mr. *Procter* shows in a very forceful way how the | Profit Sharing Plan works and how it is *demonstrated.*

Yours very truly, (92)

264

Mr. W. F. Winslow,
1021 Walnut Street,
Austin, Texas.

Dear Sir:

Owing to the *drastic* advances in printing costs to which we have been compelled to submit, as well | as to the *critical* situation in the paper supply, we are left no *alternative* but to advance our advertising rates | sufficiently to cover the increased costs mentioned. These increased rates will be effective December 1, and in your case will | be ten dollars an *insertion.*

We find that your name was *overlooked* from the *notifications* sent out in November and | for that reason we shall allow you the old rates during December,

whereas other advertisers are paying the present card || rates.

Very truly yours, (104)

265

Mr. Roger Millen,
Hackensack, N. J.
Dear Sir:

The picture is *charming*.

It is all and more than you have claimed for it in your letter, | and if we used *photographs* or photographic studies in any way in our advertisements the picture would be very tempting. |

We do not, however, and we are *regretfully* returning it.

There are many charming things being made and used nowadays | and their *effectiveness* in advertisements is very marked.

We hope that you will be successful in finding people who can | appreciate and use this sort of work.

We very much appreciate your sending it to us.

Yours very truly, (99)

266

Mr. Oliver Smith,
1020 Franklin Street,
Pueblo, Colo.
Dear Mr. Smith:

As a commercial *educator* you will have a special interest in the advertisement to appear in the | March issue of the "*Pictorial* Review," *press proof* of which we inclose.

This advertisement is the first of the series | which will carry into *fifteen hundred thousand* American homes, the call for more young women to enter business life.

The | importance of this message we need hardly mention. The need of the business world for more well trained women, *especially* | stenographers and typists, is most evident and urgent. In proclaiming this need thru an advertising column—addressed especially to women — we || believe we are rendering a most important service to you as well as to ourselves.

We shall be glad to | send you proofs of the *subsequent* advertisements in this series.

Very truly yours, (133)

267

Mr. O. L. Weaver,
930 Atlantic Avenue,
Asbury Park, N. J.
Dear Sir:

Our big national advertising *campaign* is getting into full *swing*. The constructing-tire advertisements have already begun to | appear in magazines. More and more will follow as the months roll *onward*.

The special feature of our sales-helps | to our dealers consists of having *enlargements* made of some of our magazine advertisements and sending them to you for | display purposes *simultaneously* with their appearance in the magazines. This will enable you to link up your name and your store | with our national advertising.

You will find inclosed a *reproduction* of the enlargement we made of the full page Star || Tire advertisement that *appeared* in "Motor" in January.

A copy of this enlargement was sent to every Star Tire dealer. |

Did you receive your copy? If not, tell us and we will send you another.

Very truly yours, (137)

268

Central Garage,
8 West Baltimore Avenue,
Oakland, California.
Gentlemen:

The Sun Company has placed a contract with us for *illuminated* painted bulletins on *Sunoco* Motor Oil to be | located on the motor highways in California.

These painted bulletins are part of an *extensive* advertising campaign to introduce Sunoco | Motor Oil, the new *scientific* lubricant, for which many features of *superiority* are claimed.

The bulletins are *unusually* attractive and | are bound to create a great interest in Sunoco Motor Oil. They are sixty feet long and ten feet high, and | are painted in eight colors.

Not a motorist in California can drive in any direction without passing these Sunoco signs. || They will create a demand that will make the sale of Sunoco Motor Oil unusually attractive.

If you have not | already arranged to handle Sunoco, we suggest that you communicate with the Sun Company at once and get all the | facts concerning their new dealer sales plan.

Yours truly, (149)

269

The Harvey and Davis Motor Company,
Philadelphia, Pa.
Gentlemen:

When you choose *advisers* in law, medicine, or *surgery*, you exercise thought and care. Why shouldn't you exercise the | same care in selecting an advertising expert? A real advertising expert is rare; the number of them is less than | two hundred in the whole United States.

Advertising is a business, an art and a science. It is not *codified* | or *digested* as are laws and medicine. It cannot be learned out of a book.

Nevertheless, nearly every one speaks | confidently of advertising, as with voice of authority. The *self-confidence* of the *prospective* advertiser may be justified, but a || more careful seller would retain the best advertising counsel to be had.

The most experienced advertisers pay for real service; | the least experienced choose advertising advisers quite casually. Consult us and learn of the fortunes to be won by following | competent advice.

Yours cordially, (144)

270

Mr. Ralph F. Connor,
190 Pauls Avenue,
Niagara Falls, N. Y.
Dear Sir:

Under separate cover we are sending you one of our books of newspaper advertising proofs for dealers' local | use.

This series of advertisements we consider the most *attractive* we have yet offered to our trade, and we have | tied them up very *closely* with our national magazine and newspaper advertising in the matter of *illustration* and text.

The | advertisements are displayed in various sizes, numbered for *identification* in ordering, and can be supplied in either *Matrix* or | *Electrotype* form. A liberal space is provided at the bottom of the page for the dealer's name and address.

The || constant use of this advertisement will keep you in the public eye as a *Federal* dealer and will materially increase | your volume of Federal Tire sales.

In ordering please be careful to give the form number of each advertisement desired; also | state if Matrices can be used or if Electrotypes are necessary. If you are in doubt on this point, your | newspaper can give you the information.

Yours very truly, (169)

271

Mr. John Lockhardt,
National Garage,
Aurora, Ill.

Dear Sir:

It is highly important that the *handsome* magazine advertisement enlargements we are sending you from time to time | be displayed *conspicuously* in your garage. They make an ideal display. They are sure to catch the eye. Their display | by you enables you to hitch up with the great forces of our national *publicity* efforts.

Advertising is a great | force in modern business. It is a trail *blazer*.

It reduces selling cost because it is *effective*, economical *salesmanship*. Our | national advertising, which is greater this year than ever before in our business history, is for the purpose of helping || you and ourselves.

So please do your full part to back us up.

Hang up on your wall the full | page enlargements that we will send to you from time to time. If the customers who come to your store | do not comment upon them, direct attention to the placards. Tell them that Star Tires are advertised throughout the country. | Your statements will impress people and make them realize that we have a nation-wide *distribution*.

Very truly yours, (179)

272

Messrs. Thomas H. Walton & Co.,
141 Summer Street,
Lowell, Mass.

Gentlemen:

You asked us what we have advertised in your line. We have not advertised anything in your line, but | that does not imply that an advertising campaign for your goods under our direction would not be successful and highly | profitable.

Many manufacturers have asked us the same question you raise; and back of this question there is a *false* | notion which we usually have very little difficulty in *dispelling*. We know, as does every other advertising agency of standing | and good record, which is in and understands the game of advertising, that we can *institute* and successfully carry out || trade *propaganda* in any line.

Our steady progress has been *registered*, as we have gone along, both through our growth | and the growth of our clients. We have the unusual record of an average association of seven years and six | months with each of our clients. In 19— our business increased 150 per cent over that of | the preceding year, and 96 per cent of the total volume of business placed with us this year was from | clients who had been with us from one year to twenty-five years.

If you are considering a nation-wide || publicity campaign, at least let us talk the matter over with you. An interview will not obligate you and | might be vastly *advantageous*.

Very truly yours, (227)

ARTICLE 21—SAM BROWN CURED OF HATRED FOR ADVERTISING

Sam Brown hated advertising! He *despised* the *circular* that was placed on his desk, and he *disliked* the ads in | the street cars. He detested the newspapers that *shrieked*, "Bargains today," and he wished all advertising houses, advertisers, and advertising | *solicitors* were in jail. Sam Brown was an *ordinary* man, but he was *obstinate* and *abhorred* publicity. But one night | he saw a great light. He had a dream. And this is what he dreamed.

He awoke one morning in | a world free from advertising. He went to the grocer to purchase some breakfast food. All the grocer's goods were || put up in plain packages. Sam looked around, but he couldn't remember the name of the food he had been | sent for, so he took the first thing handed to him and got the grand call down from his wife. | Out on the streets the cars shot by, with no names on them. Sam took a chance, boarded the wrong | car, and got off at the wrong street because the *conductor* did not shout out the street names.

In his | office building he entered a *manicure* shop instead of his own office because there were no signs on the doors. || He had to walk from the seventh to the tenth floor, as it was against the rules for the *elevator* | boy to call floors and Sam had been too *pre-occupied* with his morning's *misfortunes* to count the floors.

At his | desk he fumed. Where was the mail man? Only one mail a day now, as the mail was very light | since advertising was *prohibited*. Where is the phone book? Not allowed; it's advertising. Bring in the letter from Smith and Company. | The poor stenographer could not find it. There were no names on any of the letterheads.

Sam Brown started to || complain. No advertising! How could he tell what show was in town? How could he pick out his favorite brand | of cigars without the bands around them?

And where was his little cigar cutter? Sam started to figure it out. | Where was the little silver *pencil* that the *jeweler* had presented to him? It was a *souvenir* he had received when | making a purchase. Gone, too. All those desk blotters, match stands, pin trays, and rulers, those little useful gifts from | his business friends, had been prohibited by the No Advertising Society. What day was it? No calendar? Of course not; || calendars are advertising.

This was too much; it *infringed* on Sam's personal affairs. Sam thought maybe there was some good in | advertising after all. Perhaps he was wrong and the rest of the world was right.

Then the alarm clock went | off and Sam Brown awoke upon a world he was glad to find full of advertising. (456)

Anonymous.

SECTION 3—ARCHITECTURE

273

The Alpha Construction Company,
East St. Louis, Ill.

Gentlemen:

Will you kindly advise us what your requirements will be for the *initial installation* of exterior lighting, including flood | lighting, electrical signs and yard lighting? We will soon need this information to continue our drawings and request that it | be sent to us with all possible dispatch.

Very truly yours, (51)

274

Messrs. William H. Henderson & Sons,
573 Riverside Avenue,
Watertown, N. J.
Gentlemen:

As requested in our recent letter, we desire the *Condulet* Company to provide the extra *clearance* between the *magnet* | and the door in their *neutral switch.*

This is to be done by inserting the mounted channel in the wall | which supports the solanoid operating equipment, and by *shortening* the bracket for the operating room.

Although we stated in our | letter that revised drawings would not be necessary, we believe that it would be better to submit to our client | a revised drawing covering these changes. Begin the work at once, please.

Yours very truly, (95)

275

Mr. Henry C. Harris,
511 Gordon Building,
Cedar Rapids, Iowa.
Dear Sir:

As you request in your letter of February 5, we are mailing under separate cover the specifications for the | Rickett Signals for the turbine room. We were authorized by the General Electric Company to place an order for the | necessary equipment included in the manufacturer's proposal dated February 18 and in accordance with our specifications. They requested us to | obtain segregated prices on the items covered by the specifications. A copy of this letter was mailed to our Boston | office. Will you, therefore, place an order for this equipment and forward to us at once certified drawings, including || drilling plans for the equipment to be mounted on panels?

Yours very truly, (113)

276

Madison Stores Co.,
Madison, Wis.
Gentlemen:

We understand there is a possibility of further changes in the electrical characteristics of the coal *handling* equipment in | the coal towers and conveyor rooms. We have prepared a layout based on the use of 2400 and | 240 *volt* motors, as originally contemplated, and have submitted this layout to the architect for his information | in accordance with instructions received from your Mr. Mather.

You understand that it will not be possible for us to | proceed with a final layout for this equipment until we receive definite information as to whether or not *initial* coal || tower equipment operated on 440 volts will be *installed.*

Very truly yours, (115)

277

The Mastick Board and Roofing Co.,
Cincinnati, Ohio.
Gentlemen:

At the request of your Mr. W. J. Gould, I assisted on April 3 in the test of your | Bishopric Stucco Board and some wood *sheathing* at Waterbury, Connecticut. I am inclosing the load *deformation* curves, which show *graphically* | the result of the test. Under a pull of 1300 pounds the Stucco Board was deformed two and one | -half inches, while the wood sheathing was *dejormed* four and one-half inches under a pull of only 650 | pounds. In deforming the wood sheathing to five and one-quarter inches the pull rose to 850 || pounds. This without a doubt was due to the wedge effect of the boards after such an extreme deformation.

Very truly yours, (121)

278

Mr. P. H. Wood,
Kalamazoo, Mich.

Dear Sir:

Are you interested in a Service that—

—is being used by leading *Architects* and *Engineers*, *Universities*, City, State | and *Federal* Departments of the United States, Canada, and other countries;

—gives you the latest and best practice in the | use of building materials and *specialties;*

—gives this information in the form of details, carefully drawn to scale;

—gives sample | specifications and data tables;

—insures that details and specifications are made up under the supervision of Engineers who are specialists | in their line;

—adds to this collection four times a year;

—supplies a complete cross-index with each edition;

—supplies || a filing container for this collection of "SERVICE SHEETS"?

If you are interested in such a Service read the inclosures | carefully, for they tell how you can secure this complete Service today at small cost.

Sign and mail order blank | TODAY.

Very truly yours, (145)

279

Mr. Lewis Snyder,
Pottsville, Pa.

Dear Mr. Snyder:

We inclose architect's prints Numbers 106 and 107, checked for *manholes* | and ducts under the coal tower. We have marked the *location* of the manholes and ducts desired by the Underground | Department. We request that you deliver the prints to the architect, showing what *modifications* are necessary to admit the manhole | cover into the slab under the coal tower and to locate materials for the coal tower feeds.

Previous to the | receipt of the architect's prints we sent him a print showing location of underground layout as we have *indicated* it || here. Judging from these prints it will be necessary to suspend from the main coal tower slab the manhole and | ducts which we have shown.

Please tell us if these prints will be satisfactory to the architect and to the | Underground Department.

Very truly yours, (145)

280

Essington Building & Construction Co.,
Essington, Pa.

Gentlemen:

We have specified and used Stucco Board on forty or more houses built in the *Westinghouse* Park section of | Essington in the past few months. We are now using the same material on the ten houses we are building | for the Chester Housing Corporation at Eddystone.

We are using Stucco Board under shingles; under wide and narrow *clapboards*, etc. | Although we were somewhat *skeptical* at first about placing

shingles over this sheathing, we have found it very satisfactory. It | is easy to handle and much more quickly put on than ordinary sheathing. There is a considerable saving in the || cost of labor. In the future we shall not *hesitate* to recommend your material to our clients who expect to | build.

Very truly yours, (124)

281

Messrs. Marshall Brothers,
368 Bessemer Building,
Alton, Ill.

Gentlemen:

At a meeting of the Building Committee yesterday the purchase of the following equipment was approved:

From the Waldo | Electric Company, equipment as specified, $47,335. With *resistors*, $49,885. |

At the meeting Mr. Elmo requested us to attempt to obtain a lower figure from the Electric | Company, as he believed they had not reduced their figure as much as they were able to. Accordingly, we took | the matter up with the Philadelphia office of the Waldo Electric Company and the following bids were obtained:

Equipment as || specified, ...$47,000
" with resistors..... 49,433

We, therefore, have *authorization* for | placing the specified equipment with the Waldo Electric Company at the last-named figures.

Very truly yours, (137)

282

The Alfred T. Martin Co.,
266 Jackson Street,
Evansville, Ind.

Gentlemen:

We have received a letter from the Star Electric Company in which they suggest a change in our specifications | for the k. w. motor *generator*. They recommend a cable *clamp* mounting for the terminal board.

They also suggest the | *circuit* opening speed limit device instead of the circuit closing device called for in our specifications, but they will furnish | the circuit closing device if we still want it.

Since the motors are to be placed in the pump room, | we must know the horse power and speeds of the motors for the brine, the ice water, and the house || service pumps. We must have *dimension* outlines, together with sufficient information for locating the motors to be used for driving | the pumps in order to locate the *conduit* for the motors.

Kindly tell us whether or not you wish the | company to make the changes they have suggested, as our present drawings show only center lines for the pumps and | motors.

Very truly yours, (164)

283

Mr. William L. Wilcox,
Water Valley, Miss.

Dear Sir:

Re-Service Sheets
Time
Energy } Savers
Money

Has this happened to you?

You wanted to specify a certain | product. You wrote for the manufacturer's literature and waited several days for it.

When it arrived, you *struggled* with the | incomplete information it gave and finally called in the local representative. He didn't have the *architectural* viewpoint and didn't | know a great deal about his own product at that; so after

spending several valuable hours with him you were | compelled to write to the manufacturer.

You waited several days for a reply. *Finally* it came.

But—

While you were || waiting you could have had the detail and specification work finished and out of the way and the contractors already | at work.

"SERVICE SHEETS" are a step in the right direction towards saving you all this.

We spend days studying | your problems from your point of view; we spend time *interviewing* salesmen; we *correspond* with the manufacturers, and their engineers | give their personal direction to our work—

And we send you the solution of the problems all ready to be | *incorporated* in the plans of the work on your boards. We have worked up sample specifications and send them to || you ready to be incorporated in your specifications.

We ask you to send us only a very *nominal* sum for | this information. Prices given on the inclosed order blank.

Save time—energy—money. Fill in the inclosed blank and mail | TODAY.

Very truly yours, (244)

284

Mr. John Mathews,
c/o Mathews Construction Co.,
New Castle, Pa.

Dear Sir:

The subject of long span *girders* and *trusses* does not go into the engineering field as far as | it would seem to at first. Thus, while it is primarily an engineering problem, yet I think it is one | which we can handle in much the same manner as we did the *sprinkler* tanks. That is, take a couple | of *authoritative* designs and *tabulate* the *designing* data for spans, say from forty feet or fifty feet up to eighty | feet, and the spacing of centers, say from ten feet to thirty feet, or whatever we decide would cover all || the probable conditions arising in the architect's or engineer's office.

Another subject which opens up a broad field in the | architectural possibilities of concrete is touched on in the December and January numbers of "Concrete in Architecture and Engineering," the | first article. I believe a sheet on this use of concrete *executed* in much the same way that we treated | the Gorham sheet, a copy of which is inclosed, would be extremely valuable to the architects. It will bring | in a large element of design, together with *constructive* information, such as the method of securing *concrete* stone when in || place, or of waterproofing, and a *discussion* of the proper composition of stone itself. In these matters the Alpha Company | would again have the advantage of opening up a new field for the use of concrete ahead of *competitors*.

Very | truly yours, (242)

ARTICLE 22—DOMESTIC ARCHITECTURE

Anyone who follows the progress of American domestic architecture as it is recorded year after year in the journals which | serve the architectural field, and in publications of somewhat broader scope which cover the fields of building and furnishing, will | realize the extent to which excellent domestic work is being done in every section of the country. Much of this | work is due to architects of what might be called the younger school, men who have been trained in the | offices of older architects

and are now entered upon careers of their own. The work of these younger men shows || they have a firm grasp upon the problem of the American country or suburban home, and quite a variety of | types are being handled with success. This skill means much for the future of American architecture. By reason of strict | devotion to architectural ideals, such as simplicity, sincerity, logical design and economy, their work has done much to cultivate a | none too fertile field.

As is so often the case, the leaven of their influence has worked first in rapidly | growing suburban subdivisions, where new capital and young families seek investment and domicile. Temptation is strong, in such work, to || cater to fads and whims; to sacrifice simplicity and sound construction to temporary investment and display. Only steadfast adherence to | first principles can prevent ultimate artistic failure.

Their success depends primarily upon simplicity and dignity of mass, but this is | enhanced by interesting diversity of detail which usually looks to well-established colonial forms for inspiration. With the concentration of | architectural interest about a main entrance there is justification for the use of somewhat intricate detail, as well as for | a certain sentimental charm given by its old-fashioned "country carpenter" character, for the early American architecture had much || to commend it for use in our modern residential work. (310)

—The Architectural Forum.

SECTION 4—AUTOMOBILES AND ACCESSORIES

285

Mr. C. C. Trimball,
318 Broadway,
New York, N. Y.
Dear Sir:

We find that there is no *proposition* that we can offer you in the line concerning which you | make inquiry. We are contracting for the *territory* you wish to cover with dealers already located in those sections. We | do this in order that those who buy our machines may have the advantage of conveniently located service stations.

Very | truly yours, (62)

286

Mr. John E. Manypenny,
11 & Walton Streets,
Milwaukee, Wis.
Dear Sir:

The territory mentioned in your letter is covered by this company as *distributor* for the Bethlehem Motor Corporation | and is *controlled* by our wholesale sales department.

The sub-dealers usually have *exclusive* territory of one or more counties and | for that reason we shall be unable to have a *canvasser* such as you suggest.

We thank you for your | inquiry.

Very truly yours, (64)

287

The Hazelton Motor Co.,
Hazelton, Pa.
Gentlemen:

We have received a *photograph* from Mrs. *Margaret* Burke, 252 St. George Street, St. Augustine, Florida, showing | her Cole *Aero-eight* Sport Sedan in the *driveway* of her summer home. Mrs. Burke has written us expressing her | pleasure in her *Sport Sedan.* It is admired by everyone who sees it.

We are mailing the photograph to

the | Advertising Department of the Cole Motor Car Company with the suggestion that they make a copy of it. *Undoubtedly* it | will be printed in one of the issues of the Cole Bulletins.

Very truly yours, (95)

288

The Cole Motor Car Co.,
Indianapolis, Ind.
Gentlemen:

We are inclosing a copy of a letter from Mr. Robert G. Wilson, who purchased a Cole Aero-Eight | *Roadster* from us.

The letter is *particularly* gratifying because Mr. Wilson has *owned* a number of other cars and has | never been entirely satisfied with any of them.

Mr. Wilson is a member of the firm of William H. Wilson's | Sons, manufacturers of steel shipping *packages*, a *prominent* Indianapolis concern. We shall try to get a photograph of Mr. Wilson | in his Roadster. If successful, we will send it to you.

Very truly yours, (94)

289

Cole Motor Car Company,
East Chicago, Ind.
Gentlemen:
ATTENTION MR. I. L. STAYART

Please refer to our January specifications, order number 1735 for Model 871 | Roadster.

Change the shipping instructions to Mr. William A. Ackerman, Bloomington, Illinois. The car is to be finished | as follows; color, *standard* blue; equipment, *Firestone* Tires; white wire wheels, two extra white wire wheels and double wheel carrier. |

When this car is ready for shipment, ship it direct to Bloomington for Mr. William A. Ackerman and we will | deliver it locally. Bill the car at the new price since this order has just been placed with us.

Yours || very truly, (102)

290

Mr. Joseph Willard,
1914 East Avenue,
Tacoma, Wash.
Dear Sir:

You have, no doubt, entire confidence in your family physician. Why not have the same confidence in the | concern that takes care of the ills of your automobile?

We are in the automobile repair business. Our experience extends | over a period of fifteen years. We know car mechanism thoroughly and have the equipment in our shop to do | the work satisfactorily and with a minimum of cost.

But, best of all, we have sense enough to know that | a successful business can be built only on real satisfaction to our customers. Our business has grown because we have done || conscientious work.

Letter writing may not convince you, but our workmanship will. May we not demonstrate our mechanical ability on | your next repair or adjustment?

Yours very truly, (128)

291

Mr. Harry Beddow,
1540 Oxford Street,
Spokane, Wash.
Dear Sir:

Motor cars have been developed to such a fine point that you cannot go

wrong in purchasing any | one of twenty makes. It has come to the point where the *accessory* equipment is the deciding factor which secures | for one car owner greater comfort and *luxury* than another.

We believe that our *recommendation* of the Standard *Oversize* Firestone | Cord Tire has secured for our customers that additional amount of ease and comfort in riding combined with extra long | mileage, which gives them the edge on the other car owners.

You want to belong to this most satisfied class || we are sure, so we are setting aside this week to place before you the exceptional merits of these tires.|

We have pictured them in your daily paper; you have seen them on display in our windows. If they are | half as attractive to you as they are to thousands of others, we know you will stop in to see | us or call us up today.

We have a tire for your car.

Yours very truly, (176)

292

Mr. F. E. Duraway,
23 West Hancock Avenue,
Detroit, Mich.

Dear Mr. Duraway:

The latest *invention* is our safety signal device.

You don't have to be cross-eyed to watch them | and the road at the same time. You can see them at night. You can see them in the daytime, | even if your eyesight is poor. They won't burst when they are hot. And they retail for just One Dollar— | think of it, One Dollar!

You have a good engine under your hood. Protect it.

This Safety Signal is the | simplest little *contrivance* you ever saw in your life. Screw it into the Radiator cap. The minute the water in || the radiator begins to get too hot, the steam escapes through four little holes in the top.

Day or night, | you can't help noticing the white steam warning; and you don't have to take your eyes off the road.

The | signal is all metal and will last forever.

They come one dozen on a card; order a sample dozen at | once. We will send them C.O.D. at $6.00. You sell them at one dollar each or twelve | dollars for the card.

ORDER TODAY!

Very truly yours, (189)

293

Mr. Wilbur T. Daniels,
340 Unity Street,
Buffalo, N. Y.

Dear Sir:

A few days ago I wrote you about a contract to sell *Landover* cars in your city. Perhaps | you did not receive the letter, or you were not in a *receptive* mood the day it came.

Since the | date of my former letter, forty dealers in New York State have sold eighty Landover motor cars at an *average* profit | on each of $350.00. These dealers are just such men as you and I, but they are | profiting by the present excellent condition of general business and the unusual opportunity to sell automobiles.

Any good live dealer || in my territory can sell ten Landover cars in a season; this means $2500.00, earned on just | small business. Some of my dealers sell 50 to 175 cars, their profit amounting to from | $12,500 to $200,000.

The automobile business is just

what you make it—if | you are content to sell but one car, you make a small profit; but a little extra work and *hustle* | might result in the sale of fifty cars and you would *consequently* reap big returns. I have been dealing || in automobiles for eighteen years and have helped many men to make a fortune. I have the cars to sell—the | rest is up to you.

Very truly yours, (228)

294

Mr. B. J. Craig,
246 Main Street,
Pittsfield, Mass.

Dear Sir:

Several inquiries have recently come to us concerning the likelihood of another reduction in the price of our | cars. As these inquiries no doubt emanate from prospective purchasers, we want to state again with greater emphasis that Ford | cars are already being sold at a figure actually below cost, and for an indefinite period another reduction or change | in design is entirely out of the question and not at all contemplated.

We believe the public will be fair | enough to appreciate fully the frankness of the statement above when they consider the extent of our recent price cut. || This cut was in fact the equivalent of several reductions in one, and expressed our attempt to lower living costs | notwithstanding the sacrifice we must bear until we are able to reduce present costs through lower material prices and greater | manufacturing efficiency. While we have, of course, made some progress in bringing down operation costs, we still have a long | way to go before any thought can be given to further reductions in present car prices. So we have no | hesitancy in making these open statements to acquaint you with the true situation.

You can therefore give assurance to prospective || purchasers of Ford cars that now is their real opportunity to buy below cost and obtain delivery. Everyone is familiar | with the heavy demand for Ford cars in the spring. This year will be no exception, as, in spite of | conditions, business is already rapidly accumulating. Many who desire Ford cars will be obliged to wait perhaps until mid-summer | for delivery. This delay may cost considerable inconvenience and possible financial loss, especially to commercial customers.

We expect you to | protect the interests of prospective buyers in your community by placing these facts before them.

Yours very truly, (298)

ARTICLE 23—NOTHING MORE TO INVENT

Someone poring over the old files in the United States Patent Office at Washington the other day, says the "Scientific | American," found a letter written in 1833 that *illustrates* the *limitations* of the human imagination.

It was from | an old employe of the Patent Office, offering his resignation to the head of the department. His reason was that | as everything inventable had been invented the Patent Office would soon be *discontinued* and there would be no further need | of his services or the services of any of his fellow clerks. He, therefore, decided to leave before the blow || fell.

Everything inventable had been invented! The writer of this letter journeyed in a stage coach or a canal

boat. | He had never seen a limited train or an ocean greyhound. He read at night by *candlelight*, if he read | at all in the evening; more likely he went to bed soon after dark and did all his reading by | daylight. He had never seen a house lighted by *illuminating* gas. The arc and *incandescent* electric lights were not to | be invented for nearly a half century.

He never heard the clicking of a telegraph sounder. The telephone would have || seemed as wonderful to him as a voyage to the moon. Motion *pictures* would have *reminded* him of black art, | and the idea that a machine could be invented whereby man would fly above the clouds like a bird, ascending | and descending at will, would have seemed to him merely *absurd*.

The modern printing press; the *linotype* machine, which seems | almost to think; the X-ray, by means of which *surgeons diagnose* disease and injury and lay out their work | with scientific certainty—these things were yet to be invented long after he was dead. He could not imagine the || automobile, now so common as to fill the streets and roads of all the world.

He lacked the *imagination* to | see all the thousands and tens of thousands of *comparatively* small inventions that have come into being since his day, | some of them for good and some for evil, but all telling a story of progress. Probably in this he | did not differ from most of his *fellowmen* in his day. It is very likely most of his friends agreed | with him that the limit of invention had been reached.

He seems *unfortunately deficient* in imagination and in *optimism*, as || we read his letter of resignation in the musty files of the Patent Office. But let us not take too | much unction to our souls. We are quite as ignorant of what the next eighty years may bring forth as | he was of the future of American inventions. (448)

Anonymous.

SECTION 5—AUTOMOBILE TRUCKS

295

The Michelin Tire Company,
Bloomfield, N. J.

Gentlemen:

A friend tells me that he gets much better results from *pneumatic* tires than from *solid* tires on his | commercial truck. I should be glad to *learn* whether or not this is the general *experience* of truck owners.

If | you have any *testimonials* on this subject I should appreciate your courtesy in sending them to me.

Yours very truly, | (60)

296

The Star Motor Axle Company,
Cleveland, Ohio.

Gentlemen:

The inclosed photograph shows my truck number eleven in operation. This truck is equipped with *Star Drive;* carries seven | and one-half tons on each load; averages twenty-two hours per day, and has to its credit 22,000 | miles.

I have never had to make a single *replacement*, not even to the extent of changing a bolt | or nut, in your *drive-axle*. As a result of this unusual service you may be pleased to know that | I

have just placed an order for twenty-four additional trucks, specifying the Star *Internal-gear* Drive-Axle.

I would not || consider any other axle than the Star for excavation work.

Very truly yours, (113)

297

Mr. Harry King,
4411 Oxford Avenue,
Syracuse, N. Y.

Dear Mr. King:

We wrote you a few days ago in reference to new prices on the rim and wheel | work for changing over the tire *equipment* on your truck. We shall quote you a flat price of $640 | for this work; this will mean that we will take your wheels as they are and return them | to you equipped with thirty-six by six *pneumatic* cord tires and tubes, giving you five tires and five tubes | mounted.

There is considerable talk among the trade at the present time about an increase in the price of tires. || It is barely possible such an *increase* may go into effect March 1. We believe it would be to your | advantage to have this change-over started at once, so as to take advantage of today's prices.

We trust that our | price will be satisfactory and that we may hear from you further.

Very truly yours, (156)

298

Mr. Walter Wardrop,
2540 Lakeshore Drive,
Chicago, Illinois.

Dear Sir:

Thousands of motor truck dealers and salesmen have already ordered copies of the "Power Wagon Reference Book for | 19—."

You are doubtless aware that this book is the most *frequently* consulted *publication* in the industry. It is | invaluable for motor truck dealers and salesmen.

When placing your order do not overlook the needs of your salesmen. A | well-informed sales *staff* is a first-class asset. "The 19— Reference Book" will prove a great help to | your selling force. You should see that every member of it is supplied with a copy of the book.

The || new book contains a surprising volume of information which you and your staff can put to practical use. An outline | of its contents will be found in the accompanying pamphlet which indicates how completely the book covers the field of | truck, *trailer*, and *tractor* design, application, and economy.

It has cost us close to $100,000 to issue | this valuable book. You and your salesmen can get a copy of it for five dollars. This includes one year's | *subscription* to the "Power Wagon," the oldest and most *enlightening journal* of its kind published. The reference book is sold || only to subscribers of the "Power Wagon." Order today.

Very truly yours, (212)

299

Messrs. John T. Marsden & Co.,
Flint, Mich.

Gentlemen:

To your letter of March 5 making inquiry about "Model 16" of the General Motors line of trucks, it | gives us pleasure to reply that this car possesses the following merits:

It is in big demand because it is | more than a *one-capacity* truck.

In government work for which it has been *standardized*, it was classified as

both | a three-quarter-ton and a one-ton truck.

In commercial work it has become America's standard all-purpose truck. | "Model 16" has the *flexibility*, economy of operation, and speed required in a three-quarter-ton truck, while at the || same time it has the power, strength of *chassis*, and long wheel base necessary to satisfy all the requirements of | a one-ton truck.

"Model 16" is but one of the General Motors Company line. Other cars manufactured by us | range in capacity from one and one-half tons to five tons.

One further point, we are over ordered at the | present time. Orders received now can not be filled for ninety days. If you want the best truck obtainable and | can wait so long for delivery, wire us your order at once. By so doing you are sure of getting || in line for the earliest possible delivery.

Your further advices are eagerly awaited.

Very truly yours, (216)

300

The Trenton Dye Works Company,
Second & State Streets,
Trenton, N. J.

Gentlemen:

Quick service is the basis of most business these days. Horses cannot give it. Putting on more *horses* will | not help, because that will not increase the speed of one horse, but it will increase your food expense. The | *International* Motor Truck will solve your problem. It will extend your *territory*, and will reach your customers more quickly and | effectively, with less trouble and up-keep expense, than horses and wagons can do it.

The important question that you | should consider in buying a motor truck is one of service. Which truck will give you the best service? Naturally || the one with the best service built into it. Service, wear, and *satisfaction* must be built into a motor truck | before you can get them out. International Motor Trucks are built complete in one of the largest *exclusively* motor truck | factories in the world. A body of skilled engineers, mechanics, and workmen are turning out a truck designed to stand | up under the trying "*day-in* and *day-out*" conditions of commercial hauling. That it does is proved by the | steady increase in the list of purchasers.

It will pay you to become better acquainted with International Motor Trucks. Without || doubt the purchase of one will prove a money-making investment. Why not investigate today? Write us for full information. |

Yours truly, (222)

301

The Karl Schlatter Dye Works,
Savannah, Ga.

Gentlemen:

It is important that you, as a user of motor truck *transportation*, consider carefully the ideals influencing the manufacture | and sale of the equipment you expect to use.

To buy *profitably* you should *determine* if the particular truck you | are considering is built merely to meet an overnight demand or if the manufacturers have based their construction principles on | knowledge and experience.

The manufacturer who builds *serviceable* trucks today can not "steal" from his product by reducing the quality | of the parts, or by omitting certain units which, while they may not be absolutely necessary to the performance

of || a truck, do furnish that factor of safety that makes a truck 100 per cent good. To omit these | things will give immediate profit to the maker, but produce an eventual loss to the user.

GMC—and | all other *reputable* and experienced makers of trucks—recognize the fact that today the need of trucks of sound character | is *tremendous*. The need is for a sturdy product with all parts oversize to insure fully the capacity rating. The | need requires *adequate* speed and pulling power. The need requires a truck which will give you *maximum* mileage at the || *minimum* cost per mile. This means you must use a truck resulting from careful thought and labor.

It is well | worth your while, for your own insurance, to consult with the GMC trucks, of all capacity ratings, and | to learn *definitely* how GMC trucks, in your territory, are constructed to meet a definite need.

Yours very | truly, (261)

302

H. W. Johns-Manville Company,
Rochester, N. Y.
Gentlemen:

You will be in the market for trucks many times during the coming year. In this connection we wish | to call your attention to the fact that the real event of the year in truck building is the production | of the "Stewart." It is big, fast, and *flexible*. It is all truck, from the ground up. There is not | a bit of *passenger* construction in it. Every part of it was designed by truck engineers of the highest reputation, | and it is for truck purposes only.

We are in a position to sell it at a popular price. The || "Stewart" is a fast truck, designed for delivery work and rush jobs. It is strong enough to haul the heaviest | material from railroad to warehouse. The "Stewart" truck is, furthermore, quick in the get-away, beautiful in design, and well | balanced. The "Stewart" truck has no solid tires to rack the car and damage the goods it hauls. Proof against | hard shocks and ready for any weather, the "Stewart" will be found efficient for the toughest kind of going.

With | all its rugged qualities the "Stewart" Delivery Truck ticks off trips with the ease and *agility* of the *taxi-cab*. || At the same time it has the speed and comfort for the driver which one finds in the passenger car. | It is, furthermore, equipped for a trailer.

No wonder the "Stewart" 2000-pound delivery truck is the hit of | the National Truck Show. We are sure it will be the truck for you.

You cannot do better than to | look into the excellent merits of the "Stewart" before placing any orders in the future. The "Stewart" is the latest | word in efficiency.

May we not have the courtesy of a further inquiry from you? To demonstrate the "Stewart" would || be a pleasure for us as well as a matter of enlightenment for you.

Very truly yours, (317)

ARTICLE 24—TO MAKE OUR WAYS STRAIGHTER

The day of trails is past. Roads so built as to stand heavy-truck *traffic* must connect large centers by | straight lines. This point of straightness is insisted upon by a writer in *Automotive Industries* on "Fitting the Highway to | *Modern*

Transportation Needs." Some years ago, he relates, an automotive testing expert, of several years' experience in driving cars in | the Eastern States, went west. After he had crossed the *prairies* of Illinois, he could talk of little else than | the long *stretches* of straight *highways*. He was a well-educated man and he often had read of the prairie || highways, but he was entirely unable to *comprehend* the meaning of straight highways from a utility point of view until | he had driven over them.

He was *enthusiastic* over the experience of being able to sit in his machine and | practically ignore the driving for miles, while giving his attention to the sounds and other test indications from his *chassis*. | This particular man had never before conceived the meaning of a straight-line highway. Even after his experience with the | prairie roads he had only a slight conception of what straight, adequate highways would mean to business. He was not || entirely to be blamed for this, for at that time the motor vehicle had not been added to the trinity | of transportation and the truck had not then "won the war" or "saved business when the railroads were overloaded." (239)

The Literary Digest.

SECTION 6—BANKING

303

Mr. Elmer M. Roland,
902 Chestnut Street,
Nanticoke, Pa.

Dear Friend:

Will you kindly give the inclosed *folder* your *careful* consideration? It may mean a saving of many dollars | for you. At least you will have the satisfaction of knowing that your valuable papers are absolutely safe.

We have | recently made an addition to the safe deposit boxes in our vault and can offer you a large box at | a very low yearly rental.

Very truly yours, (68)

304

Mr. John S. Monroe,
Tampa, Fla.

Gentlemen:

We received your letter of March 24, informing us that the drafts covering the value of the *mahogany* | shipped under order bills of lading by your Tampa office to Mr. John Smith, of Jersey City, will be sent | to us by the First National Bank of Tampa, and that order bills of lading will be mailed from your | Tampa office.

These drafts will have our careful attention. It is a pleasure to serve you in a special *transaction* | of this nature.

Yours very truly, (86)

305

Mr. Warren Benton,
Bakersfield, Cal.

Dear Sir:

We return herewith the certificate of ownership covering the coupons of the Industrial Refining Equipment Trust for $60,000. | These coupons are payable at Pittsburgh and were received by us on April 5.

This certificate is *returned* | because it covers coupons of two different *maturity* dates.

Kindly forward two certificates instead of one; one for each maturity | date. The coupons will be held in

Pittsburgh awaiting the receipt of the two certificates.

Yours very truly, (78)

306

Mr. Lewis A. Davis,
604 Carter Avenue,
Duluth, Minn.

Dear Sir:

What's coming?

Labor, stock and bond prices, business,—in fact, everything is discussed in our bulletin, "The Outlook | for 19—," which is just off the press. It will thoroughly cover every subject of interest to the *investor*. |

It is a sound analysis of the future, and is based on the actual facts as obtained by our engineers | and experts. It is full of valuable information of vital interest to you.

If you want a copy *gratis*, write | your name and address, plainly, upon the inclosed card and mail it today.

Very truly yours, (96)

307

The Third National Bank,
Buffalo, N. Y.

Gentlemen:

In your letter of March 15, you wrote that you had received three drafts drawn on the *Norwegian Government* | Food Commission, *aggregating* $9,775 from the Bank of Canada in *Winnipeg, Manitoba*. We are | to furnish you with ocean bills of lading when we receive them from the steamship agent here in Hoboken. We | have received the railroad bills of lading covering this shipment and have placed them in the hands of the steamship | agent. The *steamer* which is to load this flour is expected to be in port the latter part of March. ||

Very truly yours, (103)

308

The Ross Haven Company,
Easton, Pa.

Gentlemen:

We return herewith your *collection* note #55821 on Frank Smith of Mount Vernon, New | York, for $374.50 and interest, due March 20.

This note was returned to | us without protest, our correspondent stating that the Smith-Jones Company did not wish the note to be protested, as | it is to be renewed. This information is contrary to our instructions from you.

We will ask you to acknowledge | receipt of the note and to confirm the action of the presenting bank in *returning* it without protest.

Yours truly, || (100)

309

Messrs. Andrew J. Maiden & Co.,
Shreveport, La.

Gentlemen:

We wish to refer to your two collection *drafts*, Nos. 2664 and 2663, | for $4,000 and $4,480 respectively, drawn on the American Corn Company of New | Orleans.

According to your letter, both of these drafts are *protestable*, but on their face they are marked in lead | pencil "hold for arrival of car." We judge from this notation that you wish the drafts protested upon the *arrival* | of the cars here in New Orleans. We wish to advise you that we are not notified by the Railroad || Company when cars arrive. We must rely on the drawees for this information.

As you are the drawers of these | drafts, we thought it well to let you know of this.

Very truly yours, (134)

310

Mr. T. H. Atherton,
632 Woodland Ave.,
Omaha, Neb.
Dear Sir:

The offer of the *Fidelity* Trust Company, to purchase the stock of the Omaha Trust Company at $100 | per share payable in stock of the Fidelity Trust Company at $500 per share, was subject | to the condition that the offer be accepted by the holders of 80 per cent of the capital stock of | the Omaha Trust Company and that 80 per cent of the capital stock be deposited under the agreement before 3 | p. m. April 21. Over 85 per cent has now been deposited, so that the agreement has become || effective subject to the approval of the *stockholders* of the Fidelity Trust Company. A meeting of the stockholders of the | Fidelity Trust Company has been called for this purpose.

It is important, therefore, that all stockholders of the Omaha Trust | Company deposit their stock on or before April 21.

Very truly yours, (153)

311

Mr. John Moody,
President, Doylestown National Bank,
Allentown, Pa.
Dear Sir:

The service we render is adapted to the needs of every type of banker, financial institution, trustee, individual | *investor*, and business man.

It includes a complete method for the careful *analysis* and supervision of the client's investment holdings; | a *quarterly* audit or review prepared especially for each individual client; full facilities for correspondence and *consultation;* a weekly letter | service; continuous news bulletins and bulletins of advice; a monthly business and financial *barometer;* monthly quotation records and special reviews | and analyses; educational textbooks on investment records: and four *mammoth* annual volumes or manuals which contain full information and || *statistics* and furnish investment ratings on upwards of fifty thousand distinct securities.

In succeeding issues of this newspaper, we shall | publish a series of announcements giving details of a few of the features of the service we render.

Watch for | them; they will interest you. No bank can afford to be without our assistance, so fill in the inclosed card | at once and hand it to your mail clerk.

Very truly yours, (172)

312

Mr. A. F. Flinn,
305 Cottman Street,
Troy, N. Y.
Dear Sir:

The inclosed *brochure* written by Mr. Post entitled "Character" is a revision of the first chapter of "The | Four Big C's," the title of an address delivered by him to the Philadelphia Credit Men's Association in March. Since | that date, there have been numerous requests for copies by students of credit in all sections of the country.

Prior | to March 1, Mr. Post was President of this Bank. He retired because of his health, and is now Chairman | of the *Executive* Committee. He is in the fiftieth year of his service. He has been ever ready to assist || those who study credits, with a view to safeguarding the business interests of their communities.

Consistent with the ideals | contained in "The Four Big C's," the inclosed statement reflects the character of the management of the Central National Bank | since 1865. Page three evidences that a careful *supervision* of credits has permitted a surplus and undivided profit | account of $4,300,000 to accumulate entirely from *earnings*, additions being made each year through good | or bad times.

We trust you will find the inclosure helpful and interesting.

Yours very truly, (196)

313

Messrs. Watt & Shand, Inc.,
Altoona, Pa.
Gentlemen:

Retail trade is one of the most delicate and accurate *indicators* of the general business situation. Recognizing this truth, | it is our desire to obtain *data* relative to this branch of commerce which will be unusually true to conditions. | This data is to be used in the *compilation* of our monthly report on business conditions in this district. The | names of individuals and firms who extend their co-operation are, as you may already know, held in confidence.

The month | of December is, of course, marked by the usual rush of Christmas buying and a comparison of purchases with the || previous month would hardly be of value. We should esteem it an honor if you would inform us as to | the volume (both physical and *monetary*) of trade thus far in December as compared to a year ago. Comments on | the following subjects would also aid us: kinds and qualities of goods in greatest demand; price trends of various articles; | ability to secure merchandise. Does the wage-earner, in your opinion, manifest the tendency to spend without thought to the | same degree as has been true during the past year?

Be assured that anything you may write us will be || very much appreciated.

Very truly yours, (206)

314

Mr. J. L. Stuart,
Second National Bank,
Wilkes-Barre, Pa.
Dear Sir:

The *enormous* growth and *consequent* demand for funds to market the finished product of a *remarkable* business enables | me to submit for your consideration and approval, an enterprise that has wonderful *potentialities*. The returns are so apparent, that | almost one hundred bankers, some of whom you doubtless know personally, have purchased shares and I am sure you will | appreciate having your attention called to the matter.

The enterprise is a going one—is now making money—and it | is believed will rapidly take its place as one of America's big money-makers. It has been in operation long || enough to thoroughly test the management. There is no *indebtedness* and the assets are at all times protected by *extraordinary* | safeguards, making it a sound and very attractive offering.

As funds are needed only to cover business increases, very easy | terms are available, and you can therefore acquire an interest to such an extent as you may wish, on a | basis that will not burden your finances.

Write your name and address on the inclosed card and send it to | me in the stamped, addressed envelope, which is

sent for your convenience, and I will be glad to supply you, || by mail, the complete details of this splendid project.

Very truly yours, (212)

ARTICLE 25—GETTING THE MOST FROM YOUR MONEY

The business and *financial* world is governed by the great *fundamental* Law of *Action* and *Reaction*—as *inevitable* and *invariable* | in its operation as the Law of *Gravitation*.

This same action-reaction causes the business world to travel in regular | cycles, each consisting of the following periods:

Period of *Prosperity:* High prices, high wages, increased money rates, *optimism*, rabid *speculation*, | over-expansion.

Period of Decline: Falling prices, *unemployment*, *pessimism*, conservatism, and retrenchment.

Period of *Depression:* Low prices, hard times, money | very tight, failures, panic *conditions*, thrift and economy.

Period of *Improvement: Gradually* rising prices, increasing production, business on the || upgrade.

Because these various periods follow each other in the same order and continue in these *inevitable* cycles, a constant | and *painstaking* study of the *fundamental* conditions which cause these variations enables us to forecast their coming with remarkable accuracy. | Therefore, buy securities in the Period of Depression. Hold them through the Period of Improvement while the public accumulates capital | for the next "spree of speculation." In the ensuing Period of Prosperity, when every one is optimistic and fundamental conditions | have forced prices far above their true and natural level, sell. Hold your funds liquid through the Period of Decline || when things are apparently going to pieces and wait until fundamental conditions show you that another Period of Improvement is | due. Then buy and ride up to the crest again.

The same fundamental laws *govern* investment conditions. However, since immediate | income is essential, funds cannot be withheld pending the period of highest *yield*.

The effect of fundamental conditions on the | whole investment market must be studied so that you will not make the mistake of buying long time securities | when you should be buying short time securities, and *vice versa*.

Further, each individual issue must be studied in its relation || to the Law of Action and Reaction. Since fundamental conditions are constantly undermining certain issues and strengthening others, absolute security | can be had only by studying conditions and *transferring* funds from weakening to strengthening issues. (335)

Roger W. Babson.

SECTION 7—BOATS

315

Mr. J. A. Manning,
Rex Motor Company,
Springfield, Mass.
Dear Sir:

I have just returned from a short trip with "*Harriet*" and the "Rex Motor." The motor ran smoothly | and I was very much pleased with it.

I believe you have an ideal motor for launches from thirty feet | to fifty feet. For this reason I expect to use your motors in the boats I shall build for next | season.

In "*Paragon*," I have used "Rex Gears" for a number of years and I consider them the best on | the market. I have never known one to fail in any way.

Very truly yours, (95)

316

Mr. M. V. McPherson,
40 West Baldwin Avenue,
Sioux City, Iowa.
Dear Sir:

It gives me great pleasure to inform you that in April I sold the *Edamona* II to the | United States Government for the sum of $1.00. She was in constant service for practically two years, covering over | fourteen thousand miles, and was declared 95 per cent *efficient* by the Navy Department.

She was returned to me | in January of this year and has been in constant use during the present season.

She is a *twin* screw | boat and the Paragon reverse gears were installed when she was built.

You are at *liberty* to use this letter || in any way you may choose.

Yours very truly, (109)

317

The Norden Works,
Stamford, Conn.
Gentlemen:

We are inclosing a photograph of the Gasoline Launch, A. B. *Johnson*, which is equipped with a 32 | H. P.[1] four-cycle *Mianus* engine, which, you will remember, is furnished with a Paragon reverse gear.

This boat is | engaged in the *ship-chandlery* trade in Hampton Roads, and is called upon to go out in all kinds of | weather. The service is severe and calls for a launch of exceptional merit, and one that must stand more than | the *ordinary* wear and tear.

The engine has four *cylinders* of 6″ bore and 8″ stroke and carries || a 34″ three-blade *propeller* at 400 r. p. m.[2]

This equipment has given us the best | of service in both light and heavy weather.

Yours very truly, (131)

318

Mr. William M. Ellsworth,
902 Martins Avenue,
Covington, Ky.
Dear Sir:

We are sending you a photograph of Mr. *Kemp's* boat "Everything,' winner of the ten-mile free-for- | all "Miller Chance Race" against a field of twenty-four entries, *creating* a new official A. P. B. A.[3] *displacement* | boat record of 37.3 miles per hour average for ten miles.

The "Everything" was built by | the Hackar Boat Company and powered with a standard Hall-Scott LM-6 six

[1] Horse power.
[2] Revolutions a minute.
[3] American Power Boat Association.

cylinder *marine* engine. The engine | was equipped with Paragon reverse gears and we feel that to a very large extent the complete satisfaction rendered by || this boat to its owner has been made possible by the highly efficient service rendered by the *reversing mechanism.*

During | the twenty years I have been designing and building boats I have inadvertently had a great deal of experience with | the reversing mechanisms, and I want to state for your information that Paragon reverse gears have uniformly rendered me a | consistent, efficient and satisfactory service not equalled by any other gear with which I have had experience.

Very truly yours, | (180)

319

Frisbie Motor Company,
Middletown, Conn.
Gentlemen:

You may be interested in the *performance* of one of your seventy-five horsepower motors, which I had installed | in my new 40-foot *cruiser*, "Sea Wolf IV."

The service of this motor was at all times absolutely *reliable.* | On two occasions under most trying conditions it was *phenomenal.* One occasion was in a bad storm off Block Island. | The other occasion was off *Orient* Point in a bad blow, when my boat towed a disabled thirty-five foot | cruiser for three hours.

The economy of operation of the *Frisbie* is exceptionally low in both gas and oil. This || is undoubtedly due to the overhead valves. I have owned several motors, but none of them has had such a | low rate of *fuel consumption* as the Frisbie.

I am delighted with the motor, its service, and the *abundance* of | power it has.

Yours sincerely, (145)

320

Messrs. John W. Williams & Co.,
1002 Brown Street,
Union, N. J.
Gentlemen:

"Beginning with the first motor purchased from you, our sales have increased in a very *gratifying* manner. Each *Evinrude* | sold seems to sell others. Every customer becomes an *enthusiastic* advocate." This is the word we receive from our dealers. |

Every rowboat and canoe owner, every *fisherman* and hunter, every summer resorter, is carefully followed up. These dealers demonstrate to | their fellow townsmen the *wonderful* convenience of the motor that can be carried anywhere, and used on any boat.

You | no doubt, have booklets handy, so we are going to ask you to read over once more the *Prospectus* and || Motor Catalogue which we sent you. We ask you to do this because we want you to understand WHY, HOW, AND | WHERE the Evinrude sells. We want to show you that YOU can sell the Evinrude and make money on it. |

Twenty-five dollars' PROFIT on the sale of a motor represents a very good return on your money. As the | Evinrude is well advertised (see the advertisements in the prospectus) and bears a *universal* reputation for merit, it | does not take long to close a sale with a good prospect.

Give your careful consideration to our claims and || let us hear from you in the near future.

Very truly yours, (212)

321

Mr. John M. Yont,
Aberdeen, Wash.
Dear Sir:

Big increases in lumber have *naturally* compelled us to increase boat prices. The Round Bottom Boat will sell | for $130 list, $106.25 net to the dealer; the Flat Bottom | model at $100 list, $81.30 net to the dealer. These prices include the war | tax, which is paid by us.

Dealers everywhere are placing orders one-third to one-half larger than their total | sales amounted to last year, and they are doing it NOW—early in the year many of these orders || come *unsolicited*. We *recommend* that all our representatives place their orders for the entire season.

By so doing, your order | will be entered, signs and printed matter will be shipped early in the year, and you will not have to | wait for delivery and possible loss of sales when the rush comes in May, June, July, and August. All orders | will be filled in the order of their receipt. Motors ordered NOW will be filled in the order of their | receipt. Motors ordered NOW will be shipped on the dates *specified*, regardless of orders booked later.

Prepare for a big || year; it is here. Be ready to make delivery on every sale. We are going to get the motors to | you, if you will co-operate with us by placing your order early.

Yours truly, (234)

ARTICLE 26—THE COMING OF THE MOTOR LINER

The motor liner is already on the high seas. It is freely predicted that it may replace the steamship in | the near future. Quietly, almost unheralded there has been taking place a revolution on the ocean which bids fair to | be almost as far-reaching as the introduction of steam. The Diesel engine has come, been seen, and has conquered. | Its advantage is that there is such great economy, both in fuel and labor, that the Diesel liner will at | once be able to attract trade by much lower passenger rates, with the result that competing companies will have to || follow suit.

But economy is not the only advantage. They have put an end to the suffering of firemen in | the stoke-holes, and the Diesel engine-room is a still further advance in comfortable conditions of labor. Wherever the | Diesel engine has been tried, whether on cargo vessels or tankers or tugs or yachts, it has been a success, | and no one has ever suggested taking out the engine and returning to an older type.

How great an influence | this new internal-combustion engine has abroad is illustrated by the development of the Danish merchant fleet, whose efficiency is || far greater than before the war, despite a loss of 30 per cent through sinkings. This increased efficiency is entirely | due to the building of new vessels equipped with the Diesel engine.

The rapid development of the Diesel ship is | of very great importance to the United States just at the present moment when we are trying to decide what | is the best means of handling our large new merchant fleet. All the subsidies asked will not make it possible | to run our steam fleet if the ships are compelled to compete with new vessels of the heavy-oil-burning || type. Hence, there is the demand that rigid economies be made in Washington, for instance, by combining the Shipping Board | and the Fleet Cor-

poration, and then using the savings to begin the work of installing modern engines in the great | fleet of our government-owned ships. If it is necessary to spend large sums to keep American boats on the | seas, then by all means let us spend it in improving our ships so that they will have the chance | of competing successfully with foreign vessels. (386)

The Nautical Gazette.

SECTION 8—BOOTS, SHOES, AND LEATHER

322

Mr. J. B. Maley,
526 Pennsylvania Avenue, N. W.,
Washington, D. C.

Dear Sir:

How did you like the samples of "*Swift* Run" bends we *expressed* to you March 13? This stock | is running very firm at this time. We have in stock a full line of bends and we could ship | you 100 to 200 on account.

Your order for "Swift Run" Bends was taken at a very low | *figure* in comparison with prices we are getting today. We would, therefore, appreciate shipping instructions by return mail for at | least 100 bends, as we are sure that you and your trade will like them.

Very truly yours, (99)

323

Prudential Worsted Company,
233 Summers Street,
Boston, Mass.

Gentlemen:

We are making a *superior* line of comb and box *aprons* from the best selected English leather, both comb | and oak tan.

May we have the opportunity of *introducing* our goods to you to our mutual advantage? We are | pleased to quote the following prices: comb aprons, 25 per cent off list; ox-hide picker straps, cut to sizes, | $1.45 per pound; hard oak or comb spinning covers, 25 per cent off list.

We | should greatly appreciate a trial order from you, or a request for our Mr. S. H. Biggin to call on || you.

Yours very truly, (104)

324

The Spokane Paper Company,
Seattle, Washington.

Gentlemen:

Benjamin *Franklin* said, "The way to sell to a man is to help him rather than *solicit* him."

So | here comes a tip that is well *worth* passing on to your factory *superintendent.*

Do not run a heavy double | belt over pulleys under 16 inches in diameter, or a medium double *belt* over pulleys under 10 inches in diameter, | or use a double belt where a single belt will do the work.

Our Mr. Julian Alexander, B.S. in | Ch.E., and Mr. Edward E. Marbaker, B.S., Ph.D., will have another belting *epigram* to send you next || month.

Yours very truly, (104)

325

Messrs. Maurice Foster & Sons,
39 Silver Street,
Yonkers, N. Y.

Gentlemen:

It is our desire *intelligently* to put before you our various *tannages* of leather. We would therefore appreciate a | letter from you advising us whether your purchases are *principally* for the

factory trade, the finding trade, or the export | trade.

We produce *"Wissinoming"* and "Old Virginia" *tannages* of scoured oak backs for the factory trade and "Swift Run" and | light *shoulders*, heads on and headless, also scoured oak heads.

If you will indicate in your letter whether you supply | the factory trade or the finding trade, we shall be pleased to put our offers before you.

Very truly yours, || (100)

326

Comfort Slipper Company,
1756 Ninth Avenue,
Columbus, Ohio.

Gentlemen:

Are you cutting any bottom stock or *inner* soles? If you are using any of the articles listed on | the inclosed leaflet, won't you please check them and return this letter to us in the inclosed *self-addressed* envelope. |

We are tanning a very fine line of *scoured* oak sole leather for the manufacturing trade. We would therefore like | to have the information asked for on the leaflet to enable us to make you intelligent offerings from time to | time.

If you have never cut or if you do not use oak or union Leather, please inform us as || we could then avoid the *annoyance* of offering articles in which you are not interested.

We shall await your reply | with interest.

Very truly yours, (125)

327

Messrs. A. H. Hess & Son,
239 Travis Street,
Houston, Texas.

Gentlemen:

If you use a scoured oak sole leather back, we would like very much to ship to you a | roll of backs from our OLD *KENTUCKY tannery.*

We are producing a very beautiful "Packer Hide Back" at this tannery | and you should become *familiar* with this tannage.

We can offer, at the present time, "z" backs at $1.60 | per pound; No. 18's at 68 cents per pound, and "a" or unbranded, at $1.55 | per pound. Our terms are four per cent off for cash in ten days; *f.o.b.* || Philadelphia. The backs net about nineteen pounds to the average tannery run at the present time, but if you desire | a heavier back, we could possibly make such a selection for you.

May we ship you at least one sample | roll?

Very truly yours, (144)

328

Mr. Stanley J. Kryier,
132 Richmond Street,
Boise, Idaho.

Dear Sir:

The secret formula by which *Neolin* is compounded is locked in the minds of the *scientists* who brought | it forth. It was developed through years of discouraging efforts, and by hundreds of *experiments.* The compounding of the final | product, a sole neither rubber nor leather, is guarded *jealously.*

In the compounding rooms the chemicals are mixed, each *ingredient* | by a different man. The material then goes

to the milling room, where the *ingredients* are thoroughly mixed and the | resulting product is rolled to the desired thickness.

The Neolin soles are then cut to the proper size and placed || in a heater where they are baked into the final product that you see on the shoe.

Truly, Neolin soles | are a product of *science*. Each step in their manufacture is *handled* by machinery, and their quality is invariable and | always uniformly good.

You will make no mistake in using Neolin soles.

Very truly yours, (155)

329

The Michigan Furniture Company,
Bay City, Mich.

Gentlemen:

We want to figure on your leather belting *requirements*. It makes no difference how large or how small your | *requisitions* are.

Our aim is to render a service in this territory that will make it *worth* your while to | deal with us. By service we mean giving you what you want when you want it—instantly and without delay. |

We are not the oldest or largest manufacturers in the country, but we have a very complete and up-to- | date plant of *moderate* size, in which it is possible to watch every detail of manufacture and delivery to a || greater extent than is possible in the larger plants.

We believe, under these conditions, that it is possible to maintain | a higher and more uniform quality than is obtainable under other *circumstances*.

The writer will be glad to call if | you desire, and discuss with you your *particular* belting problem.

Yours very truly, (153)

330

Mr. A. P. Howard,
Fourth & Montgomery Avenue,
Phoenix, Ariz.

Dear Sir:

You have written asking my advice about the *selection* of best materials for your Shoe Repair Department. I | would suggest that the best of the patented soles is the King sole which we advertise. The King soles are | made of *genuine* leather, and are now being used by most reliable shoe-repair men. A pair of King soles | will last as long as two pairs of any other make. This was proved by our experience in the army, | and you can prove it to your own satisfaction by having a pair of King soles put on your shoes. ||

In addition to the wearing qualities of these soles they are *permanently waterproof*. They are *flexible* and do not slip | on wet pavements. You can secure a sample of the King soles by writing to the J. A. King Company, | 619 Marquette Avenue, Cincinnati, Ohio.

Very truly yours, (150)

331

The Cleveland Machine Works,
Toledo, Ohio.

Gentlemen:

I am inclosing herewith a clipping from the Philadelphia "Public Ledger" of May 31. It certainly lets in | the light on buying activity in the belting lines.

The hide market and finished leather market has never been so | high, and *unquestionably* butts will reach an unheard of level, with *absolutely* no relief in sight. Prices on belting are | therefore sure to advance. In fact, some

manufacturers have already raised their prices.

We believe that every dollar *invested* in | leather belting at present prices will net you an extra saving. As a matter of fact, I cannot speak too || strongly of the activity we are finding in buying. Reports coming through this morning show that we have sold, in | the last two months, fifty per cent more than we were able to make, and our factory is running full | time. This condition was not known a few months ago. Many buyers are trying to get under contract.

I hope | you will appreciate the spirit in which I am writing you this letter. We want our customers to know as | *accurately* as possible what market conditions are. Their business success depends upon wise purchasing, just the same as ours does. || The value of accurate information is mutual to maker, dealer, and user.

Very truly yours, (215)

332

Messrs. George B. Johnson & Co.,
Norristown, Pa.

Gentlemen:

As we tan only steer hides our bends will run heavier than the five to eight pound ones for | which you inquired in your letter of May 28.

We can supply you with old Kentucky tannage as follows: |

100 "x" (clear), ten pounds average, at $1.60

100 #1 (no brands, slight *imperfections*), | ten pounds average, at $1.41

Since you last visited our Tacony *tannery* we have changed its | *tannage* and can supply you as follows:

50 "x" (clear) twelve to twelve and a half pounds average at $1.51 ||

50 #1 (no brands, slight imperfections), twelve to thirteen pounds average, at $1.41

Our terms | are four per cent off for cash in ten days, f.o.b. Lexington, Ky.

Even if you are not | in the market for a large quantity of leather we shall appreciate an opportunity to ship you at least one | bale of bends in order that you may become familiar with the quality of our stock. May we ship you | a sample bale?

Very truly yours, (186)

333

The Cincinnati Counter & Leather Co.,
657 East Ninth Street.
Canton, Ohio.

Gentlemen:

ATTENTION Mr. Jones.

We are very desirous of getting an *introductory* order from you, in a sizable way, on | our scoured OLD KENTUCKY bends. We now have in stock several thousand of them which we can offer you, subject | to prior sale and *prompt acceptance*, at a flat price of $1.10 per pound, subject to a | four per cent cash discount in ten days, f. o. b. *destination*, in carload lots as follows:

260 | "X," ten pounds average

682 #1, (Clear) ten pounds average

675 "A," || (1-brand) ten and a half pounds average

1459 "B," (2-brand) twelve and a half pounds average |

We have had 100 bends of each of the "X," #1 and "A" selection and 300 of | the "B" selection *ironed*, in order

to get figures for the *average* iron, with the following results: |

Selection	Under 6 per cent iron	7–8 per cent	8–9 per cent	9 per cent and over	Total
"X"	4	27	46	23	100
"#1"	..	2	29	69	100
"A"	..	7	32	61	100
"B"	..	2	18	80	100

Yours truly, | (220)

334

Mr. Thomas B. Burns,
City Controller,
Manchester, N. H.

Dear Mr. Burns:

What is more uncomfortable than a shoe that *stings* and burns?

While no part of the body | is called upon to do more work than the feet, yet how little care is given to securing proper footwear |

Enlarged joints, *bunions*, and *callouses* is the price we pay for improperly fitted shoes made with hard leather *inner* soles. |

The soft pillow-like cushion which we stand on, and which is a *feature* of our improved *cushion*-sole shoe, | eliminates the burning, aching, and smarting which often attend the wearing of shoes made with leather inner soles.

We particularly || call attention to the combination lasts we carry for persons with small heels. These are made one and two sizes | smaller over the instep than the regulation upper. This prevents the heel from slipping around. So perfect a combination of | comfort and style is unusual. The secret is simple. The improved cushion-sole shoes are built on scientific lasts. The | leathers are especially selected for softness and *pliability*.

We keep a record of the style, kind, etc. and should you | wish another pair at some future time, it would be necessary for you only to send us your name.

May || we not have a trial order from you at an early date on our "satisfaction *guaranteed*" plan?

Respectfully, (218)

ARTICLE 27—CHEMICAL REACTIONS UNDER PRESSURE

With the danger of explosion from ground and powdered dye eliminated, the *explosion* risk which the chemical industry faces is | that due to *processes* carried on under high *pressure*. Chemistry at high pressure, we are told, has only begun its | development in this country. Processes normally considered impossible are gradually being carried out under conditions of high pressure, and with | the growth of American chemical industry reactions of this type will be more largely introduced into our manufacturing plants.

As | they are introduced, the explosion *hazard* will become greater and greater, and the safety men must co-operate closely with the || technical engineers to see that every possible *precaution* is taken against *disastrous* results to our workmen and to our plants. | It has been remarked that the very important intermediate, *paranitranilin*, has been made commercially by only one process in this | country because another process, which offers many advantages, has a great explosion risk connected with it owing to very high | pressure. If the American dyestuff industry is to be permanently successful, it must not permit itself to be restrained because | of high-pressure explosion tanks.

The control of this risk is primarily, of course, a technical engineering problem; but after || the engineering layout is complete the safety man will find his opportunity to provide such appliances and such conditions as | will give minimum destruction to life and property in case the engineering equipment ever fails. (235)

The Literary Digest.

SECTION 9—BUILDING AND LOAN ASSOCIATION

335

Hon. Judson Harmon,
Governor of Ohio,
Columbus, Ohio.

Sir:

In compliance with the provisions of law, I have the honor to present the eighteenth annual report of this Bureau, | relating to the condition of *Building and Loan Associations* under its supervision at the close of the fiscal year | ending December 31, 19—, as prepared and *arranged* by Deputy Inspector, Mr. O. P. Speera.

Respectfully submitted, (58)

336

Mr. Huber C. Kimball,
801 Lake Avenue,
Tulsa, Ohio.

Dear Sir:

Investing in a Building and Loan Association is an *admirable* way to provide a *college education* for a | boy or girl; to pay off a *mortgage;* to help finance the present purchase of a home or to provide | against any *emergency.*

Start investing, and subscribe to additional stock in each new series that opens and you will have | an *annuity* beginning with the *maturity* of your first shares and continuing until your last stock matures. When old age | approaches you will still be independent.

The Independent Building and Loan Association has given years of service to thousands of || investors, and would welcome your subscription.

Yours truly, (108)

337

Mr. John F. Hanlon,
1626 Mt. Joy Avenue,
Everett, Wash.

Dear Mr. Hanlon:

The annual meeting of the stockholders of Acme Building and Loan Association will be held on Monday | evening, May 3, 19—, at 7:30 o'clock. An *election* of officers and *directors* to serve the *ensuing* year | will be held. The following members have been nominated: President, S. W. Ley; Vice-President, H. H. Weston; Treasurer, William | J. Rowland; Secretary, George Long; Directors, E. A. Conwell, J. S. Jones, A. R. Stokes, A. A. Brill, W. R. | Carter, J. H. Johnson, R. J. LaRue, Benjamin Ward, and Samuel Strafford.

The ninty-fifth series of stock will be || opened for new subscriptions at this meeting.

At this meeting the semi-annual tax of ten per cent for each | share will be due from all *stockholders,* new or old, to be used for the expenses of the association.

Respectfully, | (140)

338

Mr. Charles F. Wynne,
1723 Chancelor Street,
Memphis, Tenn.
Dear Sir:

At the stated time for making payments upon stock, each stockholder is requested to present his receipt book | in order that the receipt for such payments may be properly entered. It takes as long to write one loose | receipt as it does to receipt four books. This causes great loss of time both to the receiving officers and | to those standing in line waiting to have their books receipted. We believe that members will appreciate the *justice* of | this request and *co-operate* with us in every way possible to *expedite* our business. Such a request as is *herein* || contained is manifestly just, especially in view of the fact that our association is growing very rapidly.

Very truly yours, | (120)

339

Mr. F. Stockton Brown,
1415 North Front Street,
Shamokin, Pa.
Dear Sir:

Our by-laws provide that all payments made after the meeting are subject to a fine of two | per cent on the monthly average. It is therefore important, in order to avoid a fine, that payment should be | made on or before the meeting night. In remitting by mail, be sure to give sufficient time for the *remittance* | to be received before the meeting.

When payments are made by check, it would be better to give the numbers | of the books for which payment is made. (This can be done by writing the numbers on the back || of the check.) If the numbers be not given, the name of the stockholder should be *furnished;* this is | particularly important where the check is drawn by a person other than the stockholder.

Yours very truly, (137)

340

Mr. John C. Waters,
9764 Broad Street,
Bristol, Pa.
Dear Mr. Waters:

It *affords* me pleasure to inform you that your *application* for Life Insurance to protect five more | shares of stock in the Universal Building and Loan Association has been approved, and policy issued.

I *congratulate* you on | being in such good physical condition.

The application of Mr. Frank W. O'Mara has also been *approved.* His policy, however, | is being held awaiting the receipt of the inclosed "request," signed and dated by Mr. O'Mara, as *indicated.*

In filling | in his application the *physician* apparently wrote "No" where he should have written "Yes," and vice versa. In order to || correct this, it is necessary that Mr. O'Mara do so over his *signature.*

May I trouble you to have him | sign and date the paper, and return it to me in the inclosed envelope?

Very truly yours, (137)
Agency Cashier.

341

Mr. D. Graham Wright,
1108 Franklin Street,
St. Louis, Mo.
Dear Sir:

To be successful you must save something regularly out of your *weekly*

or monthly *earnings* and invest it | safely where it will "grow."

The Home Building and Loan Association, *incorporated* under the Laws of this state, and supervised | by the State Banking Department, provides exactly the method most convenient for the safe and profitable *investment* of small or | large monthly sums.

New stock may be subscribed for by mail. Monthly dues may be paid by mailing your checks | so they will be received before the regular meetings.

The Secretary or any other officer or director will be glad || to discuss with you the special advantages which our Association is able to offer to borrowers.

Yours truly, (118)

342

Mr. John T. Armstrong,
108 Valley Street,
San Francisco, Cal.

Dear Sir:

If you had subscribed twelve years ago for five shares of Building and Loan stock costing $5.00 | a month,—your investment would be *maturing* today at $1,000.

You probably would never have missed the small | monthly payments. It would have become a habit to set them aside out of your monthly income.

Your total investment | for this period would be less than $700, yet the *maturity* value of your stock would be | $1,000. The difference would have been made up out of the *accumulated earnings* of the association.

Don't you think || these earnings are interesting?

It is probably too late for the person who failed to invest eleven or twelve years | ago: but now is the time for the investor who is thinking of eleven or twelve years in the future. |

Shares cost one dollar a month each, with an *entrance* fee of twenty-five cents on each share, payable the | first month.

Yours truly, (164)

343

Mr. Judson E. Young,
Fort Dodge, Iowa.

Dear Sir:

A building association is as safe for *investment* purposes as it is possible for any *organization* to be, | for the reason that Iowa has the strongest laws governing building associations of any state in the Union. All are | under state supervision. The books of this association are audited every year by a committee of its own *stockholders* who | are not officers or directors of the association. Besides, the books are regularly examined by state bank examiners, as those | of any bank would be; and in addition to these examinations exacting *sworn* reports are made at stated intervals to || the Commissioner of Banking. Your investment is, therefore, as safe as it is humanly possible to make it, and you | make your payments in such small amounts that you hardly miss them.

To cover the *clerical* expenses necessary to opening | an account with the association we charge five cents extra per share upon the payment of the first month's dues. | For example, if you subscribe for one share, you pay the first month $1.05; on five shares, | $5.25.

Sincerely yours, (187)

344

Mr. Alexander Q. McNabb,
608 American Street,
Houston, Texas.

Dear Sir:

During the year just ended the General Lawton Building and Loan Association has loaned $295,050 | to help 132 people purchase homes.

A number of people would have been *forced* | to leave their homes if they had not *previously subscribed* for a few shares in a building association which provided | the few hundred dollars necessary for the association to advance the *balance* of the money with which to purchase their | homes. Do you not know of some friends whom you would like to save from the clutches of *profiteering* landlords? || There are practically no rentable houses today, and many families have had to yield to *exorbitant* rental increases because they | had not saved the few hundred dollars necessary to make their first payment for a home.

The General Lawton Building | and Loan Association will open its FORTY-FIRST SERIES on Monday, April 26.

Get your friends to fill out | blanks like the one inclosed. We will send you additional blanks if you will let us know how many you | can use. Then mail the blanks to us at once so that we can make reservation for your friends. If || they do not know how we can enable them to save *systematically* and make eight or nine per cent on | their money in a way made safe by examinations provided by the Banking Department of the Texas State Government, bring | them with you to the meeting and let us explain our plans to them.

Very truly yours, (257)

345

Mr. Albert M. Stimson,
409 Welton Avenue,
Vicksburg, Miss.

Dear Sir:

Please give your attention to this very important and *revolutionary* announcement. At a meeting of the Wilton Building | Association on Thursday evening the stockholders voted to add the endowment feature to our association stock. The object of the | endowment feature is the same as the object of all building and loan associations with one added feature. By placing | a life insurance policy upon each member for the amount of his Building and Loan stock for a period of | thirteen years, members are protected from loss to their families in case of death. The dues in this style of || building association are the same as in the *ordinary* style, but members pay their dues for thirteen years instead of | *approximately* eleven years and four months.

According to this plan a member is required to pay dues for sixteen months | longer than in the ordinary building association. These additional payments amount to $80. For the $80 a member's | family is fully protected by the life *insurance* policy. In case of death his estate may draw from the building | association the full value of his shares.

We believe that this new feature will appeal to those who are interested || in building associations, since it guarantees members and their estates against any possible loss whatever.

Study our new endowment feature; | a new series will be opened in October.

After you have thoroughly *digested* our new plan yourself, pass the *folder* | on to someone else who you think will be interested.

Very truly yours, (253)

346

Mr. E. H. Clack,
Danbury, Conn.
Dear Sir:

The Home *Endowment* Building Association, of which I am a *director*, is now receiving *subscriptions* for stock in a new series.

As a medium for saving, a well-managed building and loan association has no equal.

For example, the amount paid on ten shares of stock for eleven and one-half years amounts to $1402.00, while the full *maturity* value of the stock is $2000.00.

The amount paid in as dues may be withdrawn at any time, after one year, with five *per cent* interest, average time, added. Can you invest your money in a better way?

Let us compare a building association mortgage with a regular five and a half per cent *mortgage*.

(1) On a $2000 mortgage—		
Amount of loan	$2,000.00	
Interest, 11½ years at 5½ per cent	1,265.00	
Amount required to *cancel* the indebtedness		$3,265.00
(2) On a $2000 building association mortgage—		
Amount of loan	$2,000.00	
Interest for 11½ years	920.00	2,920.00
Saving on a building association mortgage		$345.00

Another advantage of a building association mortgage is: the principal may not be called nor the rate of interest increased, as is often done with an ordinary mortgage. Besides, with a building association loan, small payments may be made on the principal, thereby reducing the interest payments.

The cost of each share is one dollar per month, which you continue to pay until the amount paid, together with the profits thereon, amount to $200. There is a *semi-annual* tax of ten cents per share which is used for paying expenses of the association. Thus the interest on loans is not used for expenses, but to mature the stock.

If there are other questions regarding the value of building association stock which you wish to ask, feel free to write me.

Yours truly, (344)

ARTICLE 28—FRAUDULENT SECURITIES

The estimate that not less than $250,000,000 a year is invested by Americans in *fraudulent* securities is moderate. The sale of *worthless* "securities" is an industry in America. It would not be if the public *exercised* common sense in financial investments.

Any time a *suave* and glib-tongued person offers opportunity to you to make large profit by buying stock in something or other, the chances are one hundred to one you will be stung if you part with your money. Any time a gentleman you do not know calls you on the telephone and wants you to make a young *fortune* out of something he has for sale, he is operating on the theory of Phineas T. *Barnum* that a fool is born every minute, and sometimes two.

Don't imagine all the "suckers" are

included | in the great mass of the public who have only a hazy idea of Wall Street, of investment banking, of | stocks, bonds, etc.

Recently one of the foremost men in America, a man of very great talent whose fame is | *international*, was sued by two men in connection with a stock-floating affair. A represen tative of this newspaper wrote to || an associate of the man of interna tional reputation, saying that one of the two persons bringing the suit, who poses | as a banker and broker, had a *criminal* record, having been in prison twice on charges of *swindling*. The newspaper | man received a reply to this effect: "Much obliged. The other fellow is a crook, too."

What are you to | think when the associate of men high in industry and high in finance is *plucked* by *sharpers* just as are | *clergymen*, *physicians*, widows, the many who have *comparatively* little money and little knowledge of stocks, but who have had the || foolish notion that possibly they will be favored by fortune? This "get-rich-quick" business has its foundation in the | belief that a majority of persons are fools. If you are wise you will consult your banker when it comes | to investments. If you do any investigating, do it before putting in your money.

Mr. Mason says it is with | the hope of *eliminating* all or part of this "get-rich-quick" swindling in Philadelphia that he has accepted the | presidency of the Better Business Bureau. Philadelphia has approximately two per cent of the population of the United States. Accepting || his estimate of $250,000,000, Philadelphians have been mulcted to the extent of $5,000,000 a | year. You can wipe Philadelphia off the "sucker-list" if you will. (432)

Philadelphia Public Ledger.

Section 10—Building Materials

347

Mr. William R. Mantell,
561 Madison Avenue,
San Jose, Cal.

Dear Mr. Mantell:

Sometime ago you requested us to give you information regarding ATLAS WHITE Stucco. We are today referring | your inquiry to our Technical Department in New York City, and you will no doubt hear from them within a | few days, giving you the desired information.

Yours very truly, (50)

348

Mr. Charles Spayde,
Kansas City, Mo.

Dear Sir:

Please quote me your lowest price on 2000 square feet of Bishopric Stucco Board.

We bought a | like quantity two years ago and found it satisfactory. We are the only builders in this city who have used | your material and who have *recommended* it to their customers.

Yours very truly, (53)

349

Mr. F. G. Wilson,
Plymouth, Pa.
Dear Sir:

The Toronto Fire Clay Company, *Toronto*, Ohio, for whose brick we are the exclusive agents in this *territory*, | and who are members of the American Face Brick Association, have written us that you *intend* to build, using face | brick.

We have an exhibit at our office of various kinds of brick, laid up in panels, *wall-fashion*. If | you will call here, you may see a wide variety from which to make selections according to your requirements.

Very | truly yours, (82)

350

National Foundry Company,
10–30 Sanford Street,
Brockton, Mass.
Gentlemen:

Kindly deliver to my residence at 796 East 19 Street, *Brooklyn*, N. Y., eight (8) lengths | 6-inch cast-iron pipe, to be used for a new sewer to take the place of a *vitrified* pipe | *sewer* that has failed. I am in a great hurry for this pipe, because the drain from my house is | stopped up by tree roots and my cellar is half full of sewage. The plumber tells me that cast-iron | pipe is the only pipe that will prevent a *recurrence* of this condition.

Respectfully yours, (95)

351

Mr. George E. Thompson,
1221 Wilking Street,
Shreveport, La.
Dear Sir:

We appreciate very much the interest inspired by our advertisement in "House and Garden."

You will receive under | separate cover a copy of our Home Building Booklet, National Builder Reprints and Blue Prints, and *Architectural* "Service Sheet," together | with copy of our Data Sheet on "Truss-Loop" Lath and Expanded Metal Lath.

In New Orleans we maintain a | branch office and *warehouse* at 2324–26 Callow Street. A post-card to our local | agent will bring you any *desired* information.

We trust that this printed matter will give you the information you desire, and || if not, we hold ourselves in readiness at all times to answer your further queries.

Yours very truly, (119)

352

Mr. W. W. Walton,
Northampton, Mass.
My dear Sir:

We wish to thank you for your letter of February 4 in reference to "*SWART-WOUT*" Rotary Ball | Bearing *Ventilators* as advertised in the "Literary Digest."

We attach hereto a copy of "The Gospel of *Fresh* Air," descriptive | of these machines, and would respectfully request that you read page twenty-one carefully and observe the *sturdy* construction which | we *incorporate* in them.

We are represented in your city by the Industrial Requirements Company, 136 Chestnut Street, | to whom copies of this correspondence is being sent. If you have a ventilating problem on which you would like || information, kindly communicate with them.

Yours very truly, (108)

353

Mr. John F. Stockton,
North Cedar Avenue,
Topeka, Kans.
Dear Mr. Stockton:

We are very sorry that from your *description* we cannot figure the number of square feet in | the surface of your roof. We do not know whether you have a flat *roof*, a gabled roof, a double | roof, or a *canopied* roof; nor do we know what kind of roof covers your porch. We therefore quote you | our #48MC2926 Oriental Steel surface *shingles* at $1.90 per | bundle. Four bundles of these shingles, when laid four and one-half inches to the weather, will cover 100 || square feet of roof surface. These prices are f. o. b. from our factory.

When ordering, kindly use the reverse | side of this letter for your order sheet and accompany the order with your check or money order for the | amount of your purchase. By so doing, you will enable us to make immediate shipment.

Yours truly, (157)

354

Mr. Milo N. Lubec,
431 West Parris Street,
Portland, Me.
Dear Sir:

We are very sorry that we could not give your order dated November 3 our immediate attention, as | our organization is not as yet completed. We are pleased to quote the #8465 *bookcase colonnade* | at $82.50. If you wish this colonnade in white pine, add $16.50. If | you wish to buy the doors separately, we quote them at $36.00 for oak.

We will send you | under separate cover one of our *Millwork* catalogues and from it you will be able to *ascertain* whether or not || you can use our stock size colonnade. From your description and the size stated thereon, I see no reason why | you can not use our stock colonnade.

I do not think it would be practical to use the bookcase for | both a china closet and bookcase by placing a *partition* down the center, because the total depth of the closet | is about ten inches, which, if divided, will leave about four and a half inches for the closet and four | and a half inches for the bookcase. You will readily see that this space could not be used as a || bookcase.

Yours truly, (203)

355

Mr. Benjamin F. Medford,
418 Melden Street,
Millfield, Conn.
Dear Sir:

We have given you the benefit of further reductions by figuring your bill at our special FEBRUARY SALE | PRICE. Consequently your bill will amount to $437.65. The special price we quote | you on your list of materials includes all freight to Millfield, Connecticut, and the safe delivery of the materials to | that point.

The wall board listed on the *estimate* sheet is finished in light brown colors. If, however, you want | this wall board finished in quartered-oak add $1.50, and if you wish it finished in *Circassian* || walnut, add $1.80. Both these additions are to be made to the total amount of | $32.10 quoted you for thirty sheets of wall board.

Traffic conditions are better today than ever before and | you will save both

time and money if you send us your order immediately.

Remember that all our building materials | are sold on positive guarantee of satisfaction and backed by the entire *resources* of the company.

We are very sorry | we could not get this price to you *sooner* and hope that the delay did not *inconvenience* you. We will || redeem ourselves by giving your order preferred attention.

Yours truly, (210)

356

Mr. E. Drage Browne,
921 Chicago Avenue,
Taunton, Mass.

Dear Sir:

To comply with your recent request, our FREE BUILDER'S book is being forwarded to you today under separate | cover.

For buildings along the seashore, we recommend our Kno-Fur lath, on account of its high resistance to the | *corrosive* elements occurring in climates of high temperature and moist air. This material is covered with a heavy coat of | carbon paint. Carbon is the only material known to *chemistry* that is absolutely *unaffected* by any chemical action except burning | at a high temperature. The combination of special steel and carbon paint provides a lath that, under tests much more || severe than natural conditions afford, shows practically complete *resistance*.

All these *qualifications* are contained in Kno-Fur lath.

Our lath | has been used in such construction in many different instances.

May we have the pleasure of further serving you?

Very | truly yours, (142)

357

Mr. John J. Merriam, Contractor,
243 West 31 Street,
White Plains, N. Y.

Dear Mr. Merriam:

When the *Aberthaw Company* began engineering construction, twenty-five years ago, its officers were their own superintendents. |

With *tireless* insistence upon sound *technique*, they worked side by side with their laborers, often using the same tools, intent | always upon the *correct* solution of each new problem.

When in due time, recognition brought *monumental* opportunity, this company could | offer an experience developed literally from the ground up.

Not the least valuable aspect of this was the mutual confidence | and respect established between masters and men—between those who plan and those who, however humbly, fulfil. Today, although the || company employs hundreds as against the tens of earlier years, the old spirit obtains.

Ask one of these men what | he thinks of the company and its work. His answer will show that to him "Built by Aberthaw" *constitutes* the | measure by which all building performance is to be judged.

Very truly yours, (153)

358

Mr. James Brown,
1514 Green Street,
New Brunswick, N. J.

Dear Friend:

There are many interesting things to tell you about each one of the houses *illustrated* in this book. |

But first, you must write us which house you are interested in. Before

doing this, please refer to the *Index* | of Subjects on the back cover. There you will find reference to many interesting facts about the different houses and | our system of construction.

We have spent fifteen years of study and work to make the homes shown here as | nearly ideal as possible.

Aladdin Houses are built in thousands of cities and towns throughout the country. Wherever you live || there are sure to be enthusiastic Aladdin home owners that we will be very glad to put you in touch | with.

We *anticipate* the pleasure of working with you to the end that your home may be completed in a | way that is *pleasurable* and satisfactory.

Very truly yours, (149)

359

Benjamin Ridgeway, Esq.,
Duquesne, Pa.

Dear Sir:

As requested in your letter of recent date informing us that you are a member of a *committee* | interested in a community *memorial* building and playground *stadium*, we are mailing, under separate cover, Volumes 1 and 27 | of the Indiana Limestone Library. The former treats of our subject in a general way, while Volume 27 carries | a series of designs for limestone residences.

A few structures in and near Philadelphia which are built of Indiana limestone | are:

1. *Corn* Exchange Bank
2. *Union League* Club
3. *Ritz-Carlton* Hotel
4. Lyric Theatre
5. Franklin National Bank ||
6. Manufacturers' Club
7. Bellevue-Stratford Hotel
8. *Vendig* Hotel
9. William Penn High School
10. Frankford High School

We | do not know to what extent Indiana Limestone was employed in the list given, but we believe you will be | able to get a good idea as to the *adaptability* of our material by examining these buildings.

Very truly yours, | (160)

360

The D. C. Dunn Building Company,
Lima, Ohio.

Gentlemen:

The carload of heavy weight *sheathing* board arrived at *Bucyrus*, Ohio, several days ago and we have just finished | applying it to five of the two hundred houses we are building for government *munition* workers. We have kept careful | account of the cost of *sheathing* the five houses with your sheathing board, and find a saving of twenty-eight | per cent compared with the regular Number Two yellow pine sheathing which we have been using.

Much less labor is | required in applying. It makes as strong a building as the old-fashioned sheathing and a warmer one.

We have || used Dunn's Heavy Weight Sheathing Board very satisfactorily under *shingles* on side walls of houses. By applying shingles in step | fashion so that the line of wood strips is revealed, no difficulty is experienced in nailing.

We predict a *phenomenal* | demand for this sheathing and will use it exclusively *hereafter* on our industrial housing projects.

Yours very truly, (158)

361

Mr. Ralph Brown,
151 Redmond Avenue,
Portsmouth, Va.
Dear Sir:

It is difficult to warn people without giving them the idea you are trying to scare them for | a purpose.

But we have decided to take the chance with you.

By the end of 19— there will | be doubtless at least a million families in America disappointed in not building a new home—not so much because | prices will hold up as because not enough lumber can be cut and manufactured.

You proved some time ago that | you were interested in a new home by requesting our book of Bennett Homes.

Our new 72-page 19— || catalogue has just come off the press. It contains a number of new homes, and a new line of summer | cottages and garages.

Our 36-page book on Home Equipment is an added service that you can share in | when you build your new home.

Your name and address on the coupon below will bring the new books to | you by return mail.

Very truly yours, (167)

362

Mr. Alfred Holsom,
540 High Street,
Stockton, Cal.
Dear Sir:

Your letter of March 10, asking if we have houses under construction at the present time, has been | *handed* to me for reply.

Not many houses are now being *erected* in Stockton by this firm or by any | other firm, owing to the *uncertain* market conditions for building materials.

We are fortunate, however, in having some houses that | were completed before the first of the year and which are as yet *unsold.* These houses are located in Oak | Dale and Melrose Park, suburbs of Stockton and quite accessible to the central part of the city by both trolley || and train communication.

The homes we have are dainty and beautiful, yet they are solidly built of the best materials | obtainable. They have parquetry floors, tiled bath rooms with the most *up-to-date enameled* fixtures, gas kitchens, *laundries* in | the basement, and lots large enough to *accommodate* a garage.

We feel that the location of these properties will appeal | to you, and we shall certainly be very glad, indeed, to have you inspect them at any time your convenience | may dictate.

Prices are decidedly moderate.

You should not neglect to look at these houses while there are still some || for sale.

Very truly yours, (205)

363

Bishop Manufacturing Company,
Warren, Ohio.
Gentlemen:

I had under construction a summer cottage twenty-four by forty feet, at *Sheridan* Beach, a summer resort, on | the shore of Lake Michigan.

The roof was completed; plumbing was installed; fireplace and chimney were built; door and window | frames were in place; the sides were covered with Bishop Board nailed direct to the studding, and, in fact, the | cottage and porches were all completed except for

the outside stucco and the placing of doors and windows.

The *terrific* | *tornado* which *swept* through Iowa, Illinois and northern Indiana on the night of May 9, 19—, swept up through || Sheridan Beach and *lifted* this cottage off its brick piers (which were nine feet high on the side toward the | lake), depositing it on the ground ten feet to one side and at an angle of 45 degrees to | its former position.

Every brick in the fireplace and *chimney* fell apart and the plumbing pipes were broken, but the | Bishop Board stood the test of the tornado and held the frame together so that the building was not racked | and the board was not injured. The only lumber which was broken was one rafter on which the chimney fell. ||

I consider this a good enough test to tell you about and you are welcome to publish this letter if you wish to do so.

Very truly yours, (228)

364

Mr. Charles F. Price,
Washington and Olive Streets,
Greenwich, Conn.

Dear Sir:

ATLAS WHITE Portland Cement is absolutely *non-staining* in the sense that the cement contains nothing which will | cause it to become *discolored* with age. The only noticeable effect of exposure to weather is a slight toning or | mellowing. This mellowing only adds to the *textural attractiveness* of the wall surface. You can readily understand, however, that if | a house built of ATLAS WHITE is subjected to smoke, dust, or any other discoloring agent, there may be a | darkening of the surface. This sort of discoloring would occur to any pure while wall surface and is not due || to the nature of the material itself.

When ATLAS WHITE is used for walls it must be mixed with pure | white sand if an *absolutely* white color is desired. In this case great care must be exercised in designing the | structure so that no drainage water from roof, gutters, window sills, lintels, etc., is allowed to run down the walls, | because this water, carrying with it dust and iron in solution, would produce streaks. However, these *precautions* need entail no | *extraordinary* expense, merely the provision of adequate *gutters, conductor* pipes, drip grooves, etc.

ATLAS WHITE may be finished in a || number of different ways—either smooth, floated, stippled, rough cast, or treated with the color finish. These finishes are | all described in our books "Guide to Good Stucco" which we are sending you under separate cover, together with a | copy of our book "Information for Home Builders." You will notice in the first named book some very beautiful color | panels of the effects obtainable with ATLAS WHITE and color aggregate.

If there is any further information we can give | you do not hesitate tc write us again.

Yours very truly, (291)

ARTICLE 29—NEW TOWNS IN FRANCE

Model cities and villages will soon be springing up in the war districts of France—provided the *inhabitants* can be | convinced that what was good enough for their *grandfathers* is not good enough for them. There is the rub. The | civic *idealists*, many of them Americans, who set out with a vision of model towns rising from the old ruins, |

are running up against the same *quirks* of human nature *encountered* by Sir *Christopher* Wren, when he tried to *rebuild* | a "London beautiful" after the great fire of 1666. The Londoners told the great *architect* that what was || good enough for their *ancestors* was good enough for them, and that is why *Ludgate* Hill is not a broad | *thoroughfare* leading up to St. Paul's *Cathedral*. Some of the French who were driven from their homes by the great | invasion are like those early Londoners. If left to themselves, *Jean* and *Jeanne* would rebuild their homes and shops exactly | as they were before *artillery* reduced them to dust and *tender memories*. A shopkeeper fears that his customers will not | find his shop unless it is the *replica* of its *predecessor*. And madam would like to have her *spinning-wheel* || set as it was when she stopped spinning in the summer of 1914. The habits of centuries are strong | among the *poilus*. Nevertheless, the *reconstructionists* are hopeful. Outlines of plans for model towns to replace those destroyed have been | appearing off and on, and one of the latest projects will be tried out, as an experiment, with the *financial* | backing of an American committee. This plan was prepared under the *auspices* of the French organization known as *La Renaissance* | des Cités, which is seeking to have spring up on the ruins of northern France *communities* which shall *combine modernity* || with the charm that is so striking a characteristic of French towns many centuries old. (315)

The Literary Digest.

SECTION 11—CHEMICALS

365

The Harrison Chemical Company,
Jamestown, N. Y.

Gentlemen:

There is likely to be a *shortage* of eighty per cent in Ferro *Manganese* during the next nine months | of this year, and we would respectfully suggest that you provide for your *requirements* ahead of time.

We shall be | glad to quote you on Ferro Manganese and Ferro Silicon in ground and lump form, shipped in less than carload | lots.

Yours very truly, (64)

366

Mr. George J. Ramsay,
921 Fulmur Street,
Pasadena, Cal.

My dear Mr. Ramsay:

I want to thank you for your interest and co-operation in our efforts to bring "*Creative* | Chemistry" before the American reading public.

We are sending to you, under separate cover, a copy of Dr. Slosson's book | for the distribution that you have so kindly *volunteered* to undertake.

Please let me have any suggestions that may occur | to you for reaching more readers with the facts in our national chemical problem. We appreciate your help in this | matter, and shall hope to keep in touch with you in our future work along these lines.

Very sincerely yours, || (100)

367

Hon. Fred Rasmussen,
Secretary of Agriculture,
Harrisburg, Pa.

Dear Sir:

I have the honor to transmit herewith for your approval a report of the

results of the inspection | of commercial *fertilizers*, received from the authorized special sampling agents during the spring season of 19—. The report shows | in detail the chemical analyses of samples with *explanatory remarks*. The *completion* of this work has been somewhat delayed because | of the moving and installation of equipment in the new quarters recently provided for the Bureau.

It is recommended that | this report be published in bulletin form for distribution.

Very respectfully, (91)

368

Mr. James A. Barrow,
110 West Lansdowne Avenue,
Beverley, Mass.

Dear Sir:

If you use *OXYGEN* for any purpose, you will surely find our OXYGEN to be an economy.

When | you stop to consider that you can *procure* 99 per cent purity in our OXYGEN, which is from three | to four per cent higher than most OXYGEN on the market, and that this *increased purity* will give you at | least 15 per cent greater efficiency, and that you can get it at the same price, you will agree with | us that it is real economy.

The best way for you to find out about our product is to give || us a trial order. If this trial order does not induce you to give us a regular order, return the | remainder and we will credit your account in full.

This is surely a fair proposition. Why not order now?

Yours | very truly, (142)

369

Wallace Machine Company,
Jackson, Mich.

Gentlemen:

We thank you for the *courtesy* extended to our *representative* on his recent visit to your plant. He notified | you that your present contract will expire in December, 19—. If before that time you desire to take up | the matter of the renewal of your contract, kindly write us, as renewal will *undoubtedly* be to our *mutual* advantage. | Should you desire to make a further test of our product, we *solicit* the opportunity to *demonstrate* it.

We wish | to call particularly to your attention the purity of Paschall Oxygen, which is guaranteed to maintain 99 per cent || purity at all times. This purity has proven under accurate tests an increased efficiency of over 16 per cent above | the ordinary gases. In addition, the freedom of our cylinders from water will also be of material advantage to you. |

We have one of the largest plants in this section and our own motor truck service will guarantee to you | first-class and efficient service in every way. It will undoubtedly be to your advantage to get our new *proposition* | and we trust to have the pleasure of hearing from you when you are in the market.

Very truly yours, || (200)

370

Mr. H. T. Johnson,
210 North Fifth Street,
Kansas City, Kans.

Dear Mr. Johnson:

Subject—Oxygen and *Acetylene* Service

Giving our customers A-1 service at all times on Oxygen and | Acetylene has

been our earnest *endeavor* in the past; but in order to keep up to this standard it is | necessary that we have the co-operation of all our customers in the return of empty *cylinders*.

The weather conditions of | the past three or four weeks have made it *doubly* hard to *maintain* service. Therefore, we would thank you to | collect all the empty cylinders you have on hand and to ship them to us at once, mailing the bill || of lading to the above address.

Do we deliver Oxygen and Acetylene to you by truck? If so, we should | *appreciate* having you write on the bottom of this letter the numbers of cylinders you have on hand. Then if | you will return this letter, we will have our truck collect them soon. Please have these cylinders ready for our | truck when it calls.

Your co-operation in this matter will be greatly appreciated, as you no doubt know that only | with your help can we assure you continued good service.

Yours very truly, (193)

371

Mr. George H. Evans,
1014 Lexington Street,
Lowell, Mass.

Dear Sir:

We are mailing herewith, for your use during the coming season, our confidential price list of spray materials | to commercial *orchardists*. We have no agent in your vicinity at this time, and we have decided to give you | the advantage of buying at wholesale prices, thus saving the usual agent's commission by ordering direct from the manufacturers.

Our | spray products are *unexcelled* in quality, and we assure you there are none better on the market. The writer has | been identified with the work of pest control for over fifteen years, both in economic *entomology* and the manufacture of || spray products. He believes he knows the requirements of the orchardist and farmer along these lines. It will always be | our aim to supply these needs in the most effective and economical manner.

We would call your special attention to | our Standard Brand Lime-*Sulphur Solution*, a highly concentrated, carefully filtered liquid containing 25 per cent of sulphur in | solution.

Our Arsenate of Lead Powder, manufactured under the most improved process, is extremely fine, light, and fluffy, and especially | adapted for dusting. It contains from 30 to 35 per cent arsenic oxide. The paste contains 15 per cent || arsenic oxide.

Calcium Arsenate is giving highly satisfactory results in spraying apple orchards when used with Lime-Sulphur Solution. Our | Calcium Arsenate is very fine and bulky, and our fine Dusting Sulphur, Sublimed Flowers of Sulphur, and Copper *Sulphate* Crystals | are 99 per cent pure. If you mix your own sprays, we can always supply you promptly with the pure | raw materials at wholesale prices.

We hope we may be favored with your orders.

Yours very truly, (278)

ARTICLE 30—INFLAMMABLE DYES

The risks of *explosion* due to the *ignition* of mixtures and *combustible* vapors with air are already thoroughly appreciated by | the *technical* and safety men. I only wish to call attention to the *fundamental* principles which must be followed in | safety precautions to

avoid explosions of this kind. While every effort to keep flames away from *inflammable mixtures* is *commendable*, | such precautions alone will never entirely prevent ignition of explosive mixtures. Every effort must be *concentrated* on preventing the inflammation | of such mixtures. Many disastrous explosions have occurred where every *precaution* has been taken to avoid the presence of all || sources of fire. It is never possible to do away entirely with the chance formation of either frictional or electrical | sparks. These are apt to be formed at most unexpected times, and at these times, if an explosive mixture of | air and vapor is present, an unexplained disaster results. One of the most disastrous explosions I have ever witnessed, in | which a large and well-equipped plant was completely destroyed, was due to a chance *frictional* spark.

As an illustration | of the extreme difficulty of preventing ignition by chance sparks, I will cite a case of my own *observation* where || a large amount of toluene was stored in a glass-*enameled* steel tank. It never occurred to the *operator* that | a glass-enameled steel tank is an electrical *condenser*. The contents of the tank were not grounded in any way. | A leak of toluene from the bottom valve soaked the floor under the tank; the workman, in attempting to repair | this leak, made connection between the contents of the tank and the floor through a wire in his hand; the | *toluene* on the floor immediately became ignited. Quick-witted workmen threw a few shovels of snow, which happened to be || *convenient*, over the burning toluene and succeeded in *smothering* the flame before it ignited the tank.

For handling problems of | this kind the safety engineer must have a very clear *appreciation* of the *fundamental* principles of both physics and *chemistry*, | and must further work in close touch with the *technical* men of his own organization. By such close co-operation and | careful study of each accident that occurs it will be gradually possible to *eliminate* the explosion risks of our industry. | (380)

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SECTION 12—CHINA, GLASS, AND PAINTS

372

Mr. James O. Foster,
220 North Fourth Street,
Bristol, Conn.

Dear Sir:

Your order, through our Mr. Allen for four boxes of double thick glass, to be shipped by freight, | and six panes of *leaded* glass, to be shipped by express, will have our immediate attention.

We thank you for | the order, and trust that it will be but the beginning of a long and pleasant business *relation* between us. |

Very truly yours, (63)

373

Messrs. Alexander S. West & Co.,
Paterson, N. J.

Gentlemen:

Do you not have some place that you wish to brighten up? As a light-reflecting, durable, sanitary finish, | *BARRELED* SUNLIGHT has no equal and it may be used on all kinds of interior surfaces.

We have been hoping | to receive your order for five or ten gallons and trust that you are now in the *position* to give | our goods a trial.

Very truly yours, (67)

374

Mr. J. A. Williams,
Pueblo. Colo.
Dear Sir:

We acknowledge with thanks your order through our Mr. Allen for 85 panes of *beveled* plate glass, | which we will arrange to ship at the earliest possible date. We must warn you, however, that we are extremely | busy in our beveling department, and that we are unable to promise shipment in less than three to four weeks. | We will do *better than* this, if possible.

Very truly yours, (71)

375

Messrs. John T. Jones & Co.,
Port Chester, N. Y.
Gentlemen:

We recall your recent inquiry regarding BARRELED SUNLIGHT, THE RICE PROCESS MILL WHITE, and our reply, which covered in | a general way the information asked for; but we have not heard from you since. If you wish any further | details, please let us hear from you.

The enclosed circular, "Claims vs. Tests," gives an official statement of the light- | reflecting power of BARRELED SUNLIGHT. This may interest you.

We trust that we shall have the pleasure of hearing from | you and that you will favor us with your order.

Yours truly, (92)

376

Mr. Willis C. Keefer,
Hutchinson, Kansas.
Dear Sir:

We do not carry in stock the china seed cup broken in the *assortment* of R654 | brass bird cages which you received from us a short time ago.

As the factory is not responsible for | *glassware* broken in transit, we cannot ask them to replace this seed cup.

On page 1038 of our | #66 Catalogue, you will find listed bird seed cups which we feel will answer your requirements

Kindly select | one of these cups from our catalogue and we will ship it to you without delay.

Very truly yours, (99)

377

Mr. James T. Harris,
220 East Fourth Street,
Bristol, Conn.
Dear Mr. Harris:

Owing to the unsettled condition in our organization we could not give your inquiry of October 8 | *earlier consideration.* We quote you now as follows:

2 large *mirrors*, 2′ 2″ x 4′ 10″ | x $\frac{3}{8}$″ thick.....	$12.50 each
#9826 special 02 *mullion* grazed, | 2′ 6″ x 1$\frac{3}{8}$″ casement.....	6.10 each
#7017–2 | windows, 2′ 6″ x 2′ 8″, #8 casement.....	6.12 each
1 single || sash #7017 special	5.30 each
1 single frame #9826 *special* |	6.98 each

These prices are f.o.b. our factory in *Southern* Ohio.

Yours truly, (138)

378

Mr. J. M. Hampton,
920 Arch Street,
Pottsville, Pa.
Dear Sir:

The factory has notified us that three panes of plate glass 91 by 131 | inches were cut to fill your order #818 for Mr. Ossman J. Argood, Pottsville, Pa The factory later | received your instruc-

tions to change the height of this glass from 131 to 128 | inches. Under the circumstances, we should like to have your more positive instructions. Do you want us to go ahead | and change all the sizes on the order, including the three lights which have already been cut?

Of course, it || is only fair for us to charge you for these three panes on the basis of the *original* size, and | also to make a small charge for the rehandling of the glass in cutting. The customer can have all of | the glass furnished in the original size if desired.

Until further advice is received from you, we shall hold the | order in *abeyance*.

Sincerely yours, (165)

379

Mr. Franklin T. Newton,
397 Needham Avenue,
New Bedford, Mass.

Dear Sir:

A growing class of *discriminating motorists* realize that Safetee Glass rounds out the body design, assists materially in | *shutting* out noises, *eliminates* all possible danger from injury by accident, and gives the car a distinct *originality* of its | own.

Safetee Glass is made of two pieces of fine quality, one-eighth inch thick *polished* plate glass, with a | piece of transparent *pyralin* between. Under high *temperature* and *tremendous* pressure these are *welded* together into one solid sheet. This | glass, if struck a hard blow, may crack, but there will be no flying *fragments* to cause a possible injury. || Safetee Plate Glass can only be supplied in one-fourth to five-sixteenth inch thickness; this means that it has | an excess weight over what is commonly used in the sedan.

The excess weight is *approximately* twenty-five pounds minimum | to forty pounds maximum. We realize that this is not desirable, but we do not believe you would sacrifice safety | for this slight increase in weight.

Yours truly, (168)

380

Messrs. John Osgood & Company,
Cumberland, Maryland.

Gentlemen:

The factory has raised the question as to whether it is possible for them, in filling your order Number | 877 for Ford Windshields, to supply the glass in the regular widths and lengths made for the | Ford Company on the orders they have placed with us direct.

The small shield they specify is $9\frac{7}{8}''$ | to $10\frac{1}{32}''$ by $37\frac{13}{16}''$ to $37\frac{81}{84}''$. | The *thickness* may vary from $\frac{1}{8}''$ to $\frac{5}{16}''$. The larger shield || is $11\frac{7}{8}''$ to $12\frac{1}{32}''$ by $37\frac{13}{16}''$ | to $37\frac{15}{16}''$.

It may be possible that you could not use glass cut to the | *dimensions* and thickness furnished the Ford Company, but *inasmuch* as these shields will doubtless be used on Ford cars, | a slight change in the size of your glass would make the glass conform to the regular Ford specifications. If we | may be allowed to make this change, shipment will be made much more promptly, as the change gives us more || *latitude* in both size and thickness.

Sincerely ours, (208)

381

Mr. Ralph O. Richmond,
126 West Warren Street,
Saginaw, Mich.

Dear Sir:

You are naturally interested in building the most reliable car possible and we believe the ordinary plate glass |

used by you now is the only unreliable feature in your construction. We further believe that you need Safetee Glass | to complete your dependability.

Since *conservative* automobilists are demanding Safetee Glass in their cars, we feel that it behooves you, | as a high grade manufacturer, to make your *decision* now and install this new feature. We believe the adoption by | you of Safetee Glass as a standard equipment for your cars will immediately create a powerful sales stimulant, because of | its protective and safety features—such as the elimination of danger from flying fragments of glass in the event of || an accident.

The price of any article is what we exchange it for, not money but comfort, safety, and *mental* | satisfaction. Would not the *adoption* of Safetee Glass by your *competitor*, who breaks away successfully from the common line of | *accessories*, give him somewhat of a distinction and an individuality which would work to your direct disadvantage?

Safetee Glass costs | more than ordinary plate glass; but what matters the price of an article when it answers a real demand for || safety and service? World events have proven that first costs are not to be considered. This higher initial cost will | pay for itself in increased serviceability.

Yours very truly, (229)

382

Mr. Norman P. Hanna,
Columbia, S. C.
Dear Sir:

We have learned that you are *contemplating* painting your home, and, believing that you will want to use | a high-grade paint, we are suggesting that you give the *Sherwin*-Williams Products a trial.

You will observe by | reading the inclosed folder on S. W. P.[1] that this paint will cover approximately 360 square feet to | the gallon, two-coat work. By reason of the fact that S. W. P. is prepared ready for the brush, | it can be applied by any good workman with satisfactory results.

For interior painting we recommend S-W *FLAT-TONE*. || This is a flat oil paint. A wall finished with this material will not fade when exposed to the light | and will permit of frequent cleanings with soap and water without detriment. One gallon of FLAT-TONE will cover *approximately* | 360 square feet, two-coat work; and you will therefore appreciate that it will take very little of | this material to decorate a room, thereby not only introducing the most sanitary wall finish but a treatment that is | *unequalled* from a *decorative* standpoint.

There is inclosed a Decorative Service Blank which, when filled out and sent to our || Decorative Department, will receive the prompt attention of our decorators. They will return to you shortly thereafter a set of | suggestions for any work you have in view. This service is gratis and *obligates* you in no way. If we | can help, write us without delay. Prices and other information will be supplied by our agents.

Yours truly, (258)

383

Mr. Homer McLaughlin,
Newell, W. Va.
Dear Sir:

Best-Made China.

One way to reduce the high cost of living is to learn how to buy. | Nearly all

[1] Sherwin-Williams products.

of us waste a lot of money in buying things we do not need, or in buying the | wrong kind of thing we do need. The difference between shoddy and the "real thing" is hard to distinguish. Gold | bricks abound, even in crockery.

Some very mean crockery looks all right when new, but after short service it will | crack, chip, or craze. Then it becomes unsightly and unsanitary.

It is a sheer waste of money to buy such || dishes; but how can you avoid it unless you know something of the trade-marks that stand for real quality? |

The China Book mailed to you today advises you how to select your dishes wisely. After you have had the | pleasant satisfaction that comes from using better china three times a day, you will know the advice is good.

We | prefer not to sell direct to the consumer because the details of shapes, sizes, decorations, and prices are rather complicated, | and it is not easy to make your wants understood by correspondence.

Almost all enterprising china merchants have more or || less stock of our china. If your dealer does not happen to have just what you want, he will cheerfully | get it for you—if you will insist upon having the world's most popular and reliable pottery, BEST-MADE CHINA. |

It is not expensive.

Very truly yours, (247)

ARTICLE 31—EXPLOSIVE DYES

The manufacture of dyes is not by any means devoid of danger. The workman employed in a dye plant may | be burned by the acids or *alkalis*, or *poisoned* or *blinded* by fumes. But the greatest hazard of the *dyestuff* | industry is risk from explosion. Dr. I. C. Cone, of the National *Anilin* and Chemical Company Buffalo, writing in "Chemical | and *Metallurgical* Engineering" (New York, January 7) tells us that his own plant from this cause alone suffered three *fatalities* | in 19—. Of these, one instance occurred where a quantity of explosive dye ignited and killed three men. Records || of the industry, during the last two or three years especially, have been full, he says, of reports of similar | accidents. Practically every dyestuff company in the country has had more or less experience of the kind. This is a | *hazard* which *chemists* and safety men must inform themselves about and guard against more carefully. He goes on:

"The greatest | risks of explosions about dyestuff plants are three in number: Explosions of dyes and *intermediates*, explosions of *pressure-kettles*, and | explosions of vapors mixed with air.

"The type of explosion which has caused our greatest loss is the explosion of || dyes themselves. We have been prone to forget that dyes are *organic* compounds, some of them closely related to explosives. | We have not *accustomed* ourselves to consider each new dye as a possible explosive, but have gone ahead, powdering and | grinding our products in blissful ignorance until an accident has called our attention to the danger. A dye widely used | for *khaki* shades on wool during the war was known as *chrome* yellow. This was made in very large quantities, | dried, ground, packed, and shipped. It is doubtful if a single producer of this dye tested this material for its || explosive properties before he began to produce it on a commercial scale; yet, as I can *quickly demonstrate* to you | by igniting a small portion of the dye, its quick-burning *properties* render it more dangerous than many of our | violent

explosives. It is further doubtful if a single producer of this dye escaped the penalties of this failure to | test the product. One large producer informed me that the total profits from his company's *manufacture* of this dye had | been lost through *disastrous* fires and accidents. This same thing is true of another widely-used chrome dye, which is || frequently known as *metachrome* brown. At least three disastrous explosions occurred in different companies by this product to my own | knowledge. With these experiences in mind we shall be very *remiss* in our duties if we do not examine every | new dye for its explosive properties." (446)

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SECTION 13—CLOTHING

384

The Colfax Store,
Council Bluffs, Iowa.
Gentlemen:

We have decided after due consideration to accept your cash offer for our complete stock of Hudson seal, French | seal and natural *muskrat* coats at a fifty per cent *reduction*. The terms are to be net cash in view | of the large *discounts*.

We are shipping these goods today. You should receive them *within* two or three days.

Yours | very truly, (62)

385

Mr. H. D. Phillips,
Charleston, W. Va.
Dear Sir:

At the request of our Mr. Leachman, we are inclosing herewith a catalogue of our *football uniforms* together | with samples of cloth, upon which we quote you for immediate *acceptance* as follows:

#1 at | .....$ 7.75 per suit:
#5 at.....$ 9.90 " "
#7 at .....$11.00 " " |
#8 at.....$12.55 " "

f.o.b. Chicago, with our usual terms to you. | We shall be pleased to receive your order and we *assure* you that it will have prompt and careful attention. ||

Very truly yours, (103)

386

Mr. Henry Sonneborn,
Walefield Building,
Portland, Me.
Dear Sir:

We highly appreciate your interest in *Styleplus* Clothes.

They are sold in Portland at *Koshland's*, Inc., 15–19 | North Broad Street, and we hope you will find it convenient to call and see them. We are confident | that you will find them to be all that we claim for them.

Answering your last inquiry, we are wholesalers, | selling exclusively through the retail trade. We know you will find Koshland's service satisfactory in every respect and the clothes | fully worthy of your interest.

Yours very truly, (88)

387

Mrs. John T. Wallace,
Virginia Apartments,
Baltimore, Md.
Dear Mrs. Wallace:

Miss Springtime has *arrived* and we should be pleased to have you meet her here.

She is | holding her court in a *fragrant* garden of lovely new *bonnets*, that have just burst into *glorious* bloom with the | dawn of the new season.

Her *hand-maidens* will *array* you fittingly in a fascinating frock or a *stunning* suit, | and you may choose from a treasure-chest overflowing with chic footwear.

You will need new gloves, too, perhaps silk | hose, and dainty, fresh *lingerie*.

It will be our pleasure to serve you with politeness and dispatch.

Sincerely yours, (99)

388

Mr. Huber H. Miller,
408 North Sixth Street,
Battle Creek, Mich.

Dear Sir:

Your letter asking for our advice concerning the most marked style changes in men's clothes for fall has | been handed to me for reply.

New style changes for fall will be *heartily* welcomed by men who pay particular | heed to their *appearance*. The long vent in the coat has gone. Vents in modish suits this fall will be | noticeably shorter.

Body *contours* have changed. The high waist line and the *pinched-in* effect have gone. Coats hang with | greater fullness from the *shoulder*. The result is a pleasing effect of unusual ease and *smartness*.

These are the style || features that mark this season's models in clothes.

Very truly yours, (111)

389

Mr. Paul G. Whitmore,
Bangor, Maine.

Dear Sir:

Your name is on our mailing list because you were *interested* in our goods and wrote for our | Style Book. Under another cover the book will soon be handed to you by our ally, the postman.

There is | no need to write much about the book. It tells the story of our clothes, *interestingly* and *completely*. But do | not fail to notice two things. One is: You can not buy better clothes than these anywhere at our prices, | and good *quality* clothes are the kind it pays a man to buy. The other is: There is a dealer || at hand to show you our goods; it will be worth your while to see our line before you buy. |

Very truly yours, (123)

390

Mr. Samuel Radcliff,
907 Sterling Street,
San Bernardino, Cal.

Dear Sir:

The newest *link* in our nation-wide chain of high grade, charge account clothing stores is ready for | your *inspection* and *approval*. A hearty welcome awaits you here.

Our showing of all the new fall and winter models | will *positively* interest you.

Dailey's Clothes Shops, located in the principal cities throughout the country, have attained their great success | because they serve the people best. This organization manufactures a large part of its *merchandise*, thereby *eliminating* the *middleman's* profit | and passing the savings on to you.

Take advantage of the convenience this store offers. Open a charge account. We || trust you—we extend you credit—freely, gladly, and without red tape, or *embarrassing* questions.

Don't delay—don't hesitate—come | tomorrow.

Sincerely yours, (123)

391

Mr. F. Hopkinson Walters,
450 De Kalb Street,
Norristown, Pa.

Dear Mr. Walters:

Your letter inquiring as to our ability to outfit your chauffeur has received the careful attention of | the writer. This line of goods is a great and successful *specialty* with our house. We have made chauffeurs' outfits | a *permanent* department. Our *chauffeurs'* outfits are, *furthermore,* vastly different from those you will be able to buy in any | other store, since we make a specialty of high quality in fabrics and up-to-dateness in style. The individuality | of our styles has attracted *widespread* attention.

Furthermore, our suits are carefully tailored; buttons will not come off, nor will || you find other *defects* in workmanship. You will be assured the finest fit and appearance if you buy from us. | We have now in stock a large *assortment* of advanced spring outfits, and wise car *owners* will see the advisability | of asking their chauffeurs to come to us early.

Very truly yours, (152)

392

Mr. John M. Campbell,
214 Dawson Street,
Duluth, Minn.

Dear Sir:

We are ready now to show you our new spring suits and overcoats, and *anticipate* with much pleasure | the satisfaction we are confident you will express at the exceeding beauty and the great range of the models, fabrics, | and coloring.

Our garments, as you know, are every one produced to our exclusive order by the very finest makers | in the country, and present in detail the styles and tailoring dictated by the *metropolitan* centres of fashion.

The MacDonald | & Campbell *standards* of quality and correctness assure our patrons the most *appropriate,* best-fitting and the most *durable* clothing || *obtainable* for our *invariably* moderate prices. Will you come to see these perfect suits and overcoats very soon? Prices range | from $25 to $75.

Yours very truly, (131)

393

Mr. Thomas B. Duke,
1942 Marshall Street,
Saginaw, Mich.

Dear Sir:

We have recently sent to you a catalogue of the new autumn and winter fashions for men.

This | brings you a much more important message.

OUR ENTIRE STOCK of men's and young men's winter suits and *overcoats* is | reduced in price, as our *contribution* to an era of lower prices!

That means that every one of the thousands | of sackcoat suits, every dress suit, every winter overcoat, and every autumn overcoat, from the Stein-Block Co., Hart, *Schaffner* | and *Marx,* the "Alco" shops, and all our other manufacturers, is marked at a reduced price. You are strongly advised || to make the most of this opportunity, as every garment in this sale is reduced from a price that was | already fair and moderate.

The salesman whose card is inclosed will be glad to co-operate in your selec-

tion and to | see that you get the proper service and the best value obtainable.

Very truly yours, (155)

394

Mr. George A. Browne,
1211 Dearborn Street,
Colorado Springs, Colo.

Dear Sir:

Think of obtaining a *seasonable* new suit at a third saving! We take pride in announcing our second | annual May sale of men's spring and summer suits, for three days only—May 14, 15, and 17.

Months in | advance we contracted with some of the foremost men's tailoring houses in this country to take over stocks remaining after | their orders had been filled. These suits are here now, and you may choose from a great variety of genuine | all-wool fabrics, designed in *smart* styles and thoroughly well-made by master tailors.

The range of choice is wide, || including blue serges, flannels, and a rich assortment of *cassimeres*, *cheviots*, and *tweeds*.

The styles of these suits express every | idea that is in good taste, from the dashing, *spirited* types for the young man, to the conservative models for | the dignity of years.

Our salesmen are real clothing experts and will be here to serve you.

Sincerely yours, (159)

395

Miss Martha Hillier,
121 Fox Street,
Calumet, Mich.

Dear Miss Hillier:

We have a new line of *jaunty* polo coats in spring-like plaids for young women. So | many times a girl has need of a comfortable, *smart top-coat* like these polo-coats that it is little | wonder they are so popular. For many day-time needs a coat of this character is particularly useful, and these coats | are both comfortable and becoming.

These new polo-coats are of a soft wool texture. Some have a creamy background | with fine lines of color forming the plaid, and another design is made with a pretty gray shade forming the || background and with fine lines of green and purple making the plaid. These coats have collars that may be worn | either high or low. They have an *inverted* pleat in the back, a narrow belt, and many buttons. The price | for these wonderful coats is $50.00. They come in sizes from fourteen to twenty years. They may be found | on the second floor, Chestnut Street side.

Your early attention to the matter of purchasing one of these coats will | assure you the best selection of style, material, and fit.

Very truly yours, (193)

ARTICLE 32—HOW MUCH DO YOU KNOW ABOUT YOUR CUSTOMERS?

"Here is an order for three dozen A 39's from Boston Store in Jackson. How about it?"

More than | a matter of credit policy lay behind that question. The Boston Store paid *promptly*, the latest *commercial* reports on it | were *satisfactory*—but what did a small store in a small town want with three dozen high priced women's *garments?* | Six of that line was a reasonable amount. In addition, other retailers were clamoring for that particular *garment;* the manufacturer | was behind on orders and he naturally hated to take a chance and

fill an order which might prove to || be a mistake.

In the delay that followed, the order was *sacrificed* and the manufacturer lost a customer. The facts | of the case were that a small plant in Jackson had been *reorganized* and was paying high wages in a | low wage community. Most of the money was going to women workers. They were spending it. The Boston Store, which | catered to that class of trade, was enjoying an *unusual* run of sales.

The manager to whom the question was | put didn't know that Simpson, sole owner of the Boston Store, was a *progressive, wideawake hustler*, quick to see an || opportunity and to accept it. Nor did the manager know enough other facts about the man, his town, or his | store to allow him to take the chance. He depended upon his salesmen for such information. But Wilkins, who covered | the territory and who knew the intimate bits about the Boston Store and the community it served, had the "flu." | The facts which he kept under his hat were *unavailable.* (270)

Hammermill Paper Company.

Section 14—Dry Goods

396

Mrs. Edna Smith,
420 Franklin Avenue,
St. Joseph, Mo.

Dear Madam:

Upon receipt of your letter we forwarded to your address the *scrim* ordered, the price of which is | fifty (50) cents a yard. We trust this will meet with your *approval.*

Very truly yours, (35)

397

The Morris & Brown Hosiery Company,
Irvington, N. J.

Gentlemen:

Your invoice of December 12 showed a net weight of only 225 pounds dyed, for the | 265 pounds of Royal Blue 2/20[1] *Cotton,* which we shipped to you.

We cannot understand why | there should be such a *shrinkage* in cotton yarns, and we think there must be some mistake.

Will you kindly | investigate and advise us at your early convenience?

Yours very truly, (71)

398

Mr. Albert F. Kane,
332 Washington Street,
Chelsea, Mass.

Dear Sir:

In re Advertisement for Baler.

We have a first-class Minnich hand baler for sale capable of making | a tight bale up to 500 pounds. If you can use a hand baler we should like you to | come to see it.

We are asking $100.00 for the baler. The same equipment, new, today, costs | $325.00.

We have recently replaced this hand baler with a machine press and therefore have no further | use for it.

Yours very truly, (86)

[1]Read "two twenties."

399

Mr. John F. Clark,
113 Pacific Street,
Bellingham, Wash.
Dear Sir:

We regret to advise you that our *spinner*, through an error, shipped some of the cotton *yarn* which | should have been shipped to you to another dyer. We have just *instructed* him to make the next *shipment* of | yarn to you. This may not be before the latter part of February, as we do not expect to receive | a shipment of yarn before the early part of February.

Very truly yours, (73)

400

Westmoreland Dye Works,
New Haven, Conn.
Gentlemen:

Some time ago, we requested you to dye eight pieces of 500/224[1] to match a | special shade for an important customer. We delivered the goods to our customer, but he claims he cannot use them | because they do not match the *original* shades.

We are, therefore, *arranging* with the *Henrietta Worsted* Mills to send to | you today eight new pieces marked 224 special. Please make another attempt to match the sample submitted.

Mr. | Kobb's personal attention to this matter will be appreciated.

Very truly yours, (92)

401

The Frederick D. Hamilton Company,
220 Healay Building,
Atlanta, Ga.
Gentlemen:

At the suggestion of our representative, Mr. Thomas B. Ruan, we are sending you herewith a sample of dyeing | with the latest addition to our line of colors, namely, Essex Direct Brown.

This is a very *level* dyeing color | and valuable for use in *combination* shades. We trust that your tests with this new dye may show satisfactory results, | and we solicit your further inquiries in reference to it.

An expression from you as to whether or not our | new color can be used in combination with the dyes you are using at present would be appreciated.

Very truly || yours, (101)

402

Messrs. George I. Kembler & Sons,
West Hoboken, N. J.
Gentlemen:

I have not completed the *statistical* report of the Department of Commerce, because I am unable to find the | Sanford invoices covering the year of 19—. Will you therefore ask the Sanford people to send you duplicate invoices | showing the number of purchases from them during that year? The Department of Commerce is anxious to obtain our reports. | Will you see that I receive the figures with as little delay as possible?

When I returned from my vacation | a few days ago I found your check for $150 on my desk. I thank you very || much for it and I assure you that it is *appreciated*.

Yours very truly (114)

403

Messrs. Rodger K. Dobson & Co.,
Paterson, N. J.
Gentlemen:

We inclose herewith orders Numbers 942 and 943. Since we want to

[1] Read "five hundred two twenty-fours."

deliver | the goods called for on order Number 942, we shall appreciate it if you will fill this | order at once.

It will be *observed* that part of order Number 942 is for 50,000 | yards of Number Three Red. Our customer previously bought this ribbon put up on 500-yard spools. If you | have these spools on hand, use them instead of the 50-yard spools.

Can you ship to us by fast || freight the 780 spools of 2100/2[1] Red on order Number 634 and | the 1000 spools of 2100/2[1] Red on order Number 650?

We should appreciate it | if you could hurry the delivery of the Number Three *Emerald* on order Number 900 and the Number Five | Yale on order Number 941.

Yours truly, (168)

404

Mr. William D Morgan,
199 Walnut Street,
Auburn, N. Y.
Dear Sir:

We shall have to ask you to approve an *extra* charge on the 8/4[2] which are going | through the bleach because of extra *processing*. The blue stock is not uniform and even. The best of it does | not come up to the usual standard. About ten bales thus far are off-grade as regards poor bleaching stock. | Our instructions to the bleach house have been to bring the yarn up to the usual standard, even if extra | working is necessary.

Nothing, we believe, could be accomplished at this time by taking up the quality of the stock || with sellers of the yarn, although if you want us to submit samples of the stock to them we shall | be glad to do so.

Yours very truly, (128)

405

Messrs. A. Joel & Co.,
Amsterdam, N. Y.
Gentlemen:

We have arranged with our dyer to dye another eight pieces in shade Number 224 for | Messrs. H. Black & Co.

The 500 pieces with the *chamoisline* finish we presume will be *delivered* to you | today, because our teamster in New York is unloading the car in which these were shipped. The black checks also | should be delivered to you at the same time. We shall be glad to hear from you in reference to | them.

We regret to say that we shall be unable to supply you with an additional 500 pieces of || yarn. Any black checks that you sell will have to come from the 5000 pieces we have already provided | for you.

We would appreciate it if you would let us have your order on fall shades so that there | may be no delay after they come from the looms.

Yours very truly, (153)

406

Messrs. J. Scott Seward & Co.,
623 Broadway,
Binghamton, N. Y.
Gentlemen:

The sample of coating which should have been delivered to you on Saturday we find was delayed because our | truckman had no *license*. This material was turned over to our truckman yesterday and should have been delivered to you |

[1] Read "two twenty-one hundreds;" it may be written either 2/2100 or 2100/2.
[2] Read "eight fours."

before noon today. We hope you have not been *inconvenienced.*

Mr. *Kritler* feels that it is useless to quote you | on this fabric because we shall be unable to finish more than five thousand pieces. We have been behind with | our deliveries for several months and now, in view of fluctuating prices and such an unusual volume of *cancellations,* it || is dangerous to contract so far ahead.

We are, therefore, not accepting orders for future delivery which are subject to | cancellation, but are planning to clean our shelves of all high-priced yarns and buy in the open market a | sufficient amount to supply our daily needs.

Yours very truly, (150)

407

Mr. M. C. Rache,
405 West Seventh Street,
York, Pa.
Dear Sir:

The Foster-Munger Company, to whom you addressed your letter of May 5, disposed of their stock and | plant in York during the spring of 19— and retired from business. The former owners of Foster-Munger Company | immediately purchased the controlling interest in the Chester Printed Cloth Company and are now operating this plant.

We issue a | very complete catalogue of printed cloth, listing each article at the wholesale price, f.o.b. cars, York. It is | being mailed to you today, under separate cover. You will find the catalogue full of general information about our products. || When you need mill work we shall be glad to receive your orders or inquiries for our products.

Our stock | is new, clean, and bright and we can give satisfactory service. In dealing with us you buy direct from the | manufacturer, with only our small profit added, which saves you all the middleman's profit, and enables you to buy your | goods at dealer's prices.

Yours very truly, (167)

ARTICLE 33—WHAT DO YOUR CUSTOMERS WANT?

A Red Cross nurse, lately returned from over-seas, *wearily* approached the clerk at the thread counter of a department | store in one of our smaller American cities.

"On my way home from France," she said, "I bought some of | this thread in a little shop on Broadway. I need another spool, but I can't match it anywhere in town. | Won't you help me out?" A search of stock failed to produce the shade wanted. As she turned away with | a sigh of regret, the clerk asked, "Won't you let us try to match the sample for you?" He reached || under the counter for a pad of "wanted" slips. "If it's to be had, we'll get it," he assured her. | Before leaving she gave her name and address and had the promise that she would be notified when the thread | arrived.

A few days later, a pleasant voice called over the telephone. "We've got the thread you asked for. Will | you call or shall we send it out?" Delighted, the customer hurried down town, found the exact match of the | thread she was in need of, paid ten cents for it—but before leaving spent twenty-five dollars in the || *Millinery* Department.

This nurse had visited four department stores, but only one store showed enough interest in a customer's wants |

even to make a note of them. The *competing* stores overlooked the fact that, when any one asks for anything | that the store does not have, but which it may *logically* be expected to carry, the IMPORTANT effect is not | the lost sale, but the DISAPPOINTED CUSTOMER. (267)

Hammermill Paper Company.

SECTION 15—ELECTRICAL

408

Messrs. Heppe, Congdon & Co.,
1340 Horton Street,
Carbondale, Pa.
Gentlemen:

Kindly accept our thanks for your letter of October 5, advising us that you have received the snap *switch* | and fuse block, but not the iron *cut-out* box.

We are conferring with the factory and will have the | box sent to you at once.

Yours very truly, (49)

409

Mr. C. J. Brent,
537 Martin Street,
Albuquerque, N. Mex.
Dear Sir:

Kindly arrange to have the *Condulet* Company change the overall depth of the operating magnets for the *neutral* | oil switches in accordance with their letter of March 2, copy of which was sent to us with your letter | of March 3.

Yours very truly, (46)

410

Messrs. Rogers & Platt,
358 Beverly Avenue,
Sebring, Ohio.
Gentlemen:

The General Electric Company requested us in their letter of March 1 to obtain type "O F-1" starter, | equipped with two single-phase auto *transformers* for the *condenser* air pump motor, instead of the type "A" *compensators* covered | by our own *requisitions*.

They also requested that we obtain type "O F-1" starting switch with two single-phase | auto transformers for the *condensate* motor. A copy of this letter was sent to the Boston office.

Since this equipment | was ordered by the Boston office, we assume that they will have these changes made. Will you kindly inform us || when we may expect the manufacturer's drawings for this equipment?

Yours very truly, (113)

411

The Somersworth Company,
St. Joseph, Mo.
Gentlemen:

We are handing you a *descriptive* bulletin of *Marble-Card* direct current, *interpole*, ball-bearing motors and *generators*, believing | they possess the characteristics which appeal to the careful buyer.

We can supply these machines in either *horizontal* or *vertical* | form, and can make relatively prompt shipments. They are built in all sizes and speeds up to sixty-*horse power*, | and with a variety of *windings* adapting them to almost every service.

Our prices are not out of line with | those of the better motor manufacturers,

even though our motors have ball-bearings.

We are confident that the care used || throughout in the development of these motors will appeal to you, and we hope to hear from you as you | have need for this class of machinery.

Sincerely, (128)

412

The E. J. Conway Furniture Company,
429 Fifth Avenue,
Cranston, R. I.

Gentlemen:

We shall not be able to complete the delivery and installation of the Motor Head Lathes for your factory | before September 15. The delay in delivery is entirely due to the present uncertain conditions in the machinery market, and | to the fact that we have been unable to get the motors from the manufacturers. They have promised to deliver | the motors to us time and time again, but as yet we have not received them. However, they now promise | to have the motors delivered to us by the end of the present month, and if they carry out this || promise, we shall be able to deliver the machines at your plant by the middle of September.

We want to | assure you that we will do all that we possibly can to hasten the delivery of these lathes, and regret | very much that we have been unable to have the machines installed in your factory before this.

Yours very truly, | (160)

413

Mr. Morris Holme, Superintendent,
New England Electric Company,
Central Falls, R. I.

Dear Sir:

Mr. Alfred Gray of the Tower Company informed me today that he would have a contract executed with | the *Westinghouse* people for 50 K. W. additional power, to be used *temporarily* to drive extra motors in the Tower | Company pattern shop.

Mr. John Holt, second Vice President of the Tower Company, has sent a telegram to you requesting | that you grant them this additional service.

I do not know at present whether the contract has been executed or | not, but as this matter is urgent it should be taken care of without waiting for the formal signing of || the contract.

Will you kindly issue the necessary orders that the service be installed immediately?

Very truly yours, (118)

414

To Our Customers:

Last month we sent you a "letter of introduction" to the Electric Meter which represents us in | your home or place of business.

We hope you have become better acquainted with it.

If you have *learned* to | read your meter you have *probably* discovered that it is a "knowing" instrument. The meter knows the exact amount of | electricity each of your *appliances* consumes.

It knows, for example, that an hour's use of your washer requires fewer watt | hours of electricity than an hour's use of your electric iron. It also knows that a forgotten cellar light burning || all night uses far more *current* than is required for either the washing or ironing.

By reading your own meter | regularly you will learn how little electricity is consumed by the many devices which

add so much to the comfort | of your home and the success of your business.

Sincerely yours, (151)

415

Mr. Charles M. Howe,
Rochester, N. Y.

Dear Sir:

I take this opportunity of expressing to you the complete satisfaction given me by the Delco Light Plant | which I installed in my yacht "KEE LOX III."

The electric lighting plant heretofore used on the yacht has been | very unsatisfactory. I first tried a storage battery with a generator on the engine, and as the large engine was | not run sufficiently often to keep up the amount of electricity necessary for lighting purposes, I abandoned this generator after | one year's use. I then installed a separate engine and direct generator and this proved also troublesome and expensive, but || with the Delco Light Outfit we are able to have the lights and fans running and never once during the | year have we had the least bit of trouble or annoyance for the want of light or power. I also | installed a water pump and a ½ H. P. motor for the purpose of pumping air for starting the large | engine. The Delco Light Outfit adds more pleasure to yachting than any other appliance about our boat.

I wish success | to you and the Delco people.

Very truly yours, (189)

416

Mr. H. C. Heather, Manager,
Commonwealth Edison Building,
Chicago, Ill.

Dear Sir:

We produced some months ago a commercial lighting unit known as the *HEATHERLITE* and it has proved so | successful that we shall appreciate very much the attention we think it deserves.

We inclose herewith *literature* pertaining to the | unit which we think you will find of interest. The many large installations we have made have met with great | favor, and the inclosed price list, which is our lowest distributor's cost, with no charge for packing, will give you | an idea as to the prices. The hanging sizes are made 42″ long overall and the price includes || *wiring*, hickey, and *sockets*.

Will you kindly allow us to send you samples without charge? Then you can give the | unit a test with lamps of the proper *wattage*.

The *circulars* explain fully the various features of the unit and | we shall not in this letter take up your time by restating them.

Yours truly, (155)

417

Mr. W. A. Russell, P. A.,
St. Louis Locomotive Works,
St. Louis, Mo.

Dear Sir:

You desire us to quote you a price on four electric *corner* lamps in the size | 5″ x 5″ x 7″. We have no stock lamp of this type which will fill your specifications, but | we are under the *impression* that you require an electric *classification* lamp with two white lenses and with red and | green color changes.

We therefore recommend our No. 43 Engine Lamp. The body of this lamp is 5½ | inches in *diameter* and the height over all 10 inches. If the lamp should be lower, we could || remove the base which would reduce the height one inch. This lamp could be fitted with two 4½ |

inch white lenses and inside color glasses as shown in Figure 15. It is also fitted with a side bracket.

This lamp would probably be what you require and we quote it as follows:

4 No. 43 Electric Classification Engine Lamps, with electric socket..$8.00 each

If this lamp is for export, we will allow the usual export discount for cash in fifteen days from the date of the bill. You state that the lamps are wanted by January 20. We can easily furnish the lamps by the time specified.

May we have your order?

Yours very truly, (221)

418

Mr. Andrew Cubler,
820 Susquehanna Avenue,
Steubenville, Pa.

Dear Mr. Cubler:

I wish to submit an estimate for wiring your house for electricity as follows:

Location	Outlets	Lights	Switches	Receptacles
Parlor	1	4	1	0
Dining Room	1	4	1	1
Shed	1	1	1	0
Kitchen	1	1	0	1
Cellar	1	2	1	0
First Hall	2	1	2–3 ways	0
Second Hall	1	1	2–3 ways	1
Second Front Room	1	2	1	0
Second Middle Room	1	1	1	0
Bath	1	1	1	0
Back Room	1	1	1	0
Total	12	20	12	3

This estimate includes all labor and material necessary to wire your house as shown in the above form.

The rough wiring is to be done in what is commonly known as the knob and tube system.

The underwriter's certificate of approval will be furnished when the work is completed.

Outside service is included as well as provisions necessary for the installing of the meter. The work will be done as planned by the Western Electric Company, but a charge of 35 cents per foot extra for the grounding will be made.

I will furnish the necessary supplies and labor for wiring your house for $125.00.

This price does not include fixtures or hanging of fixtures.

Payment is to be made upon the completion of the work.

Yours truly, (229)

419

Mr. Samuel F. Hastings,
285 Prairie Street,
Lincoln, Nebr.

Dear Sir:

Recently we had the pleasure of meeting a very live *restaurant proprietor* who has installed a heavy duty type electric *dishwasher*.

He had carefully investigated this machine and decided that it was just what he needed to take care of the very heavy demand made during rush hours for clean glasses, china, and silver; so he bought one.

You can quite understand that he kept a careful watch on it after it was installed, and he says that it did even better than he expected.

In addition to the claims that had been made for it, that it saved time, labor and money, he found that it apparently improved the spirit of his employees and that this improvement was reflected throughout the establishment. It also found favor in the eyes of the Health Inspectors, who said that it was a treat to inspect his premises.

We will gladly supply you with facts and figures about the operation of | this labor-saver, and arrange a demonstration for you at any time you may find it convenient to visit our | store.

You will be interested to know that we sell these dishwashers on *especially* easy terms.

Yours for satisfaction, (199)

420

Mr. Alexander G. Hopewell,
372 Madison Street,
Hoboken, N. J.

Dear Sir:

We have been informed that you are about to purchase an electric welder.

Electric arc welding, cutting, and | repairing are accomplished by the application of the heat occurring when the electric current jumps a gap in its circuit. | The temperature and amount of the heat delivered at the arc can be varied to suit the proper melting points | of nearly all metals by the correct electrical characteristic of the apparatus employed to "hold" the arc.

Previous to the | advent of this alternating current machine there has been much apparatus for sale which partially delivered these necessary characteristics, but || all have employed direct current at the arc, which in the case of either an A-C or D-C | power supply, required a heavy motor generator set and an elaborate switchboard. This for general weldings means a 10 to | 15 H. P. motor, and an 8 to 10 K. W. generator with switchboards for both, together with starting apparatus, | the whole set weighing from one to two tons.

The secret of holding and controlling an alternating current arc has | heretofore been long sought. We have discovered the method and means and we are now putting on the market a || light-weight A-C welding machine consisting of a special transformer with no moving parts, which will last indefinitely, and | do all that the D-C machines accomplish and a great deal more.

We invite your inspection of our apparatus. |

Yours truly, (242)

ARTICLE 34—MODERN MOTIVE MIGHT

Mountains, miles, and minutes give way before electricity, the magic motive power. Properly applied, it drives giant locomotives across the | *continental* divide, tows ocean liners through the Panama Canal, or propels huge ships.

Through good light, safe signals, and illuminated | highways, it is making travel better and safer, and also is increasing the usefulness of *transportation* methods on land, sea, | or in the air.

In short, electricity is *revolutionizing* transportation, making it *quicker*, safer, more *economical* and *reliable* in all | sorts of weather.

And back of this development in electric *transportation*, in *generating* and *transmitting* apparatus as well as motive || mechanisms, are the co-ordinated scientific, engineering, and inventive resources of all the generations since Franklin, working to the end that | electricity may better serve mankind. (125)

General Electric Company.

SECTION 16—EXPLOSIVES

421

Mr. Arthur W. Wilson,
Huntington, W. Va.
Dear Sir:

We take pleasure in forwarding, under separate cover, a copy of "*Progressive Cultivation.*"

You, like many other farmers, | will find *Hercules* explosives an efficient agent in *agricultural* work, and "Progressive Cultivation" will give you much valuable information. However, | should there be questions arising as to your particular needs that are not covered by it, we would be pleased | if you would write us and state your problems as completely as possible.

Should your dealer not be stocked at | this time, will you please give us his name and address? We will either take the matter up with him || or quote you direct.

We believe you will receive satisfactory service from Hercules explosives.

Yours very truly, (117)

422

Mr. Richard A. Stratford,
County Commissioner,
Greensboro, N. C.
Dear Sir:

LAND CLEARING

It is a pleasure to learn from your letter of July 15 that you have *commenced* | *arrangements* for a great land clearing movement in your county this winter.

We are mailing you direct, today, two booklets, | one entitled Progressive Cultivation, and the other entitled Clearing Land of Stumps. This literature will give you many practical ideas | of the important part explosives play, in the clearing of land.

As you are in our *southern territory*, your letter | is being referred to:

Mr. T. E. H. *Armstrong*, Manager,
Hercules Powder Company,
Volunteer Building,
Chattanooga, Tenn.

Yours very truly, || (100)

423

Mr. Powell Dawson,
Joplin, Mo.
Dear Sir:

Some time ago you wrote us asking for a copy of "Progressive Cultivation." We acknowledged your letter and | *forwarded* this interesting booklet. Did you receive it?

If you read "Progressive Cultivation" carefully, we believe that you, like many | other *farmers* who have used *dynamite*, will be convinced that it is a great labor-saving agency in clearing land | of stumps and rocks, in planting trees or vineyards, in ditching and drainage, and for other farm purposes.

If you | will fill out and forward page sixty-five of "Progressive Cultivation," we will gladly furnish you an estimate of the || kind and quantity of explosives needed for your work. If your local hardware or implement dealer does not carry Hercules | Dynamite and *Blasting* Supplies, please give us his name and address.

Dynamite is much *simpler* and safer to use than | many people imagine, and you should have little difficulty in doing good work after a few trial shots.

In many | sections of the country, we have agricultural service men who aid farmers in using dynamite. They will be glad to | visit your farm as soon as possible after your shipment and help you with your problems.

We believe Hercules explosives || will do satisfactory work for you.

Yours very truly, (209)

424

Mr. Charles W. Fish,
Eau Claire, Wis.
Dear Mr. Fish:

The general response to our recent letter advertising the sale of dynamite at *carload* prices has been | large. As you know, since we placed our order with the *Hercules* Powder Company, dynamite prices have been advanced a | cent and a quarter, so that the present opportunity of buying 40 per cent dynamite at 18 cents a pound | is one which will not again be *available* in probably a good many years. Have you taken advantage of it? | Very likely you have, but if not, fill out the application blank received with our last letter and send it || in very soon.

This co-operative distribution of dynamite is but an example of the *merchandising* service that we are prepared | to render our customers and the farmers of this locality. Cement, roofing, and other materials may also be offered in | the future on much the same plan as the one for dynamite. And, as in the case of Hercules Dynamite, | only materials of the best quality will be purchased.

The same quality and the same good service are at your | disposal in our retail lumber yard, where everything in the way of building supplies is obtainable. This year, you know, || we opened a separate hardware store. All kinds of hardware, as well as farm machinery and implements, are carried in | stock.

We believe that the country around Eau Claire is going to develop into a rich and prosperous farming territory, | and we want to help all who are here to obtain their full share of prosperity.

May we be of | service to you in the near future?

Yours truly, (267)

425

Mr. Henry G. Diersing,
R. F. D. #2,
Charlotte, N. C.
Dear Sir:

DITCHING WITH DYNAMITE

We are pleased to know that you are interested in blasting a ditch 7 miles | long, 12 feet wide, and 3 feet deep. It has been estimated by an explosives engineer that one pound of | 60 per cent straight *nitroglycerin* dynamite will remove approximately one cubic yard of earth. Taking that as a basis, your | ditch will require about 49,280 pounds of dynamite.

In some types of wet soil, a | pound of 60 per cent nitroglycerin dynamite has removed one and a half to two cubic yards of earth.

Exact || quantities cannot be estimated, for various conditions enter into ditch blasting, such as rocks, shale, sand, stumps, roots, weather conditions, | etc. *Swampy* muck has been blasted for as low as 14 cents a cubic yard, while in some instances, depending | on the nature of the muck, it has ranged from 14 cents to 40 cents a cubic yard. Dry loam | and clay will average from 35 cents to 60 cents or more a cubic yard. These figures include explosives | and labor costs, and were taken from reports sent in by our representatives from various parts of the country.

The || number of Electric Blasting Caps necessary will depend upon whether the ditch can be shot the "*Transmitted*" way or by | the "Electric" method.

The most feasible way to estimate costs is to blast sections of the ditch in various locations. | An investment in 200 pounds of dynamite and 100 No. 6 Electric Blasting Caps will give you a | good idea of the yardage costs.

When doing business direct, we ask that the *initial* order be accompanied by check | or money order.

Our shipping day is Tuesday of each week, and we shall look forward to including your order. ||

The inclosed envelope is for your convenience in sending us your order.

Very truly yours, (315)

ARTICLE 35—NITROGEN PRESERVER AND DESTROYER OF LIFE

In the eyes of the chemist the Great War was *essentially* a series of explosive reactions resulting in the *liberation* | of nitrogen. Nothing like it has been seen in any previous wars. The first battles were fought with *cellulose*, mostly | in the form of clubs. The next were fought with silica, mostly in the form of flint *arrowheads* and spearpoints. | Then came the metals, bronze to begin with and later iron. The nitrogenous era in warfare began when Friar Roger | Bacon or Friar *Schwartz*—whichever it was—ground together in his mortar *saltpeter*, charcoal, and sulphur. The Chinese, to be || sure, had invented gunpowder long before, but they—poor innocents—did not know of anything worse to do with it | than to make it into *fire-crackers*. With the introduction of "*Villainous* saltpeter," war ceased to be the vocation of | the nobleman; and since the nobleman had no other vocation he began to become extinct. A bullet fired from a | mile away is no *respecter* of persons. It is just as likely to kill a knight as a peasant, and | a brave man as a coward. You cannot fence with a cannon ball nor overawe it with a plumed hat. || The only thing you can do is to hide and shoot back. Now you cannot hide if you send up | a column of smoke by day and a pillar of fire by night—the most *conspicuous* of signals—every time | you shoot. So the next step was the invention of a smokeless powder.

In smokeless powder the oxygen necessary for | the combustion is already in such close combination with its fuel, the carbon and hydrogen, that no black *particles* of | carbon can get away unburnt. In the *old-fashioned* gunpowder the oxygen necessary for the combustion of the carbon and || sulphur was in a separate package, in the molecule of *potassium* nitrate, and however finely the mixture was ground, some | of the atoms, in the excitement of the explosion, failed to find their proper partners at the moment of *dispersal*. | The new gunpowder, besides being smokeless is ashless. There is no black sticky mass of potassium salts left to foul | the gun barrel. (363)

(*From "Creative Chemistry," by Edwin E. Slosson, Literary Editor of "The Independent."*)

426

Foster Manufacturing Co.,
Port Huron, Mich.
Gentlemen:

Will you quote us C. I. F. Havana, Cuba, on the following materials:

500 *Barrels* Atlas *Portland* Cement.
100 Gross Tons ½″ soft steel bars, 20′ long.

Kindly let us have your quotation at the earliest possible moment, at the same time giving us delivery date and terms of payment.

Yours very truly, (59)

427

The Walter Brock Company,
Newport, R. I.
Gentlemen:

We are advised by our correspondents to open for your account, and available to you against your *drafts*, together with full set of ocean-shipping *documents*, a confirmed *irrevocable* letter of credit, in amount $40,000 U. S. gold, covering your sale of 20 wire nail machines to Koji Fukushima, Kobe, Japan.

This credit expires on November 15, 19—, and your draft or drafts must be drawn prior to that date.

Yours truly, (76)

Credit No. 5476 J.

428

Messrs. J. Campbell & Bros.,
Roanoke, Va.
Gentlemen:

We are holding in our warehouse, subject to your further orders, fully covered by fire *insurance*, the following material:

		Marks.
150 Bales Hops...	11,400#	T. & B. Co.
500 Cases Turpentine	.....100,000#	Ex Rio

This material we will hold for you without charge until you arrange your *ocean* freight on this shipment.

Yours very truly, (65)

429

Messrs. Julius Koehler & Sons,
New Haven, Conn.
Gentlemen:

Your attention is respectfully called to the fact that your communication to this office did not bear sufficient postage, and I take the liberty of pointing out the unfavorable impression this would have created had your communication been *addressed* to a foreign firm. Many short-paid letters are not accepted by the addressee and the sender loses the postage that has been paid as well as the stationery. In many cases he also gains the *permanent* displeasure of the foreign merchant.

Yours very truly, (85)

430

The International Corporation,
42 Broadway,
New York, N. Y.
Gentlemen:

We quote you, subject to the terms and conditions on the reverse side of this paper, export to Habana, Cuba:

Quantity: 500 Barrels Atlas Portland Cement.

Price: $8 per Barrel, delivered alongside steamer, New York Harbor, in one lot.

Package: Strong, paper-lined export barrels weighing approximately 500 pounds gross, 476 pounds net.

Shipment: Any time upon reasonable advance notice within 60 days from date of your order.

Payment: On approved credit—payment | in full in New York City funds on presentation of shipping documents in New York, less discount of two cents || ($.02) per barrel.

Acceptance: September 15, 19—.

Yours very truly, (112)

431

Koji Fukushima,
Kobe, Japan.

Dear Sir:

We are pleased to confirm our cable to you of even date, copy of which we are attaching | herewith.

As you will observe, we are quoting you these machines at $2,000 each, immediate delivery, subject to | prior sale, and if you have not already cabled us your reply prior to receiving this letter of *confirmation*, please | permit us to urge you to buy these machines at once. This is an *exceptionally* good offer, and from what | we can learn, this price is much under the present market.

Our terms are cash on presentation of ocean documents || to New York bank, order to be covered with a confirmed, irrevocable letter of credit for full amount, to be | established by cable immediately upon your accepting this quotation.

Kindly observe this quotation is also subject to our receiving favorable | consideration on our application for export license.

Yours very truly, (150)

432

Atlas Cement Company,
New York, N. Y.

Gentlemen:

Will you kindly note your lowest export prices and discounts opposite each item specified on the back of this | sheet?

In addition, please answer, filling in blank spaces opposite each question:

Best cash discount.....
Where are the goods delivered? | (*i. e.*, f. o. b. cars factory, f. o. b. cars New York, or f. o. b. vessel New York)|....
Cost, if any, of packages or cases is.....
Time required to complete order is.....
Folio.....

Yours truly,

P. S. This | is not an order. Please return this form with your quotations noted thereon. (93)

433

Messrs. Teixerio & Brogas Co.,
20 Calle del Rean, Rio de Janeiro.

Gentlemen:

We have your valued inquiry of July 15 *requesting* that we quote you on cane syrup and rice and | we are pleased to quote you as follows:

Material: 500 gross tons grade A rice
500 cases Pratt's | cane syrup

Price: $6.50 per 100 pounds for rice
$8.50 per case for | cane syrup
Both prices C. I. F. Rio de Janeiro, including *war-risk* insurance.

Terms: 120 days' date | draft, documents to be delivered upon *acceptance* of draft.

Delivery: Four to six weeks from New York after receipt of || order, subject to delays due to conditions beyond our control, Government actions, etc.

These quotations are subject to cable acceptance | by November 10, 19—, otherwise the quotations will be considered as having been *withdrawn* on that date.

Yours | very truly, (142)

434

Messrs. L. M. Sharp & Co.,
Bradford Bldg.,
Baltimore, Md.

Gentlemen:

We are in receipt of the following inquiry from Messrs. Jacques Dussot & Co., Nantes, France, on which we | should thank you to let us have your quotation at the earliest possible moment:

1,000 cases, each case to | contain 48 one-pound tins red Alaska salmon.

1,000 cases, each case to contain 48 one-pound | tins Canadian lobster.

Price to be quoted C. I. F. Nantes, France.

Delivery from canneries within 10 days after placing | of order.

Terms, sight draft on them at Nantes, France.

We should thank you to do everything possible in order || to hurry your quotation on this inquiry for Dussot, as they are very large users of this commodity.

Yours very | truly, (121)

435

Koji Fukushima,
Kobe, Japan.

Dear Sir:

We wish to acknowledge and thank you for the order *transmitted* to us by cable, which we will | forward to the mill for final approval and acceptance, under conditions as *stipulated* below and printed on the back of | this sheet.

Quantity: 20 machines set up.

Description: 5 machines thirteen gauge.
5 machines fourteen gauge.
5 machines fifteen gauge. |
5 machines twelve gauge.

Quality: Checkered head countersunk wire nail machines. American Machine Company's make.

Price: $2,000.00 (two | thousand dollars American gold) each C. I. F. Kobe, Japan, war-risk insurance, for your account.

Terms: Payment to be || made in New York on presentation of complete set of ocean documents; confirmed *irrevocable* letter of credit to be established | to our order for full amount of order, available for payment for thirty days from date; said credit to be | established by you by cable.

Shipment: Shipment will be made at once from mill.

Remarks: This order is accepted with | the *understanding* that we will not be responsible for delays due to conditions beyond our control, and is subject to | our receiving Federal export license within the *specified* time.

Respectfully, (190)
EXPORT CORPORATION.

436

Sir: There is submitted herewith a *monograph* on "Paper Work in Export Trade," which aims to *illustrate* present practice in | exporting. During the past few years a large number of new concerns have joined the ranks of exporters in the | United States in order to take advantage of the opportunities offered by the great increase in trade which occurred during | the war. This new accession of business at a time when the world was *disorganized* by war conditions resulted in | *frequent* difficulties. At this time, when foreign trade is again returning slowly to normal, it is important that an extra ||

effort be made to conduct our trade in the most *acceptable* and reliable manner.

This treatise on document *technique*, dwelling | as it does on different steps in an export trade transaction, should prove useful to firms that are *endeavoring* steadily | to improve and perfect their methods of handling oversea shipments. Careful study devoted to an export trade transaction will pay | large returns in the good will and confidence of foreign customers. That there is a desire on the part of | American exporters for just such information as is contained here has been *demonstrated* constantly by inquiries coming into the Bureau. ||

Dr. *Snider* prepared the main part of the text; Mr. Maule supplied the documents used in the representative transactions and | commented on the practice followed in *handling* the forms; and Dr. MacElwee conceived the work, planned the method of *presentation* | and arrangement of the documents, and gave it much personal *supervision*.

Respectfully, (252)

To Hon. J. W. Alexander,
SECRETARY OF COMMERCE.

ARTICLE 36—BARTER TRADE WITH EUROPE

The *primitive* method of doing business by *barter* has been resorted to by the *Baldwin* Locomotive Works and the American | Locomotive Company as a means of *furnishing* to European countries requiring equipment to carry out their reconstruction work materials for | which they cannot pay in money. These companies have agreed to build engines for *Rumania* in exchange for oil. Rumania | is rich in natural *resources*, but, owing to *shortage* of engines and car equipment, lacks facilities to transport its oil | and wheat to seaports. By exchanging oil for engines, Rumania is given the means of marketing its products and restoring || its trade facilities.

According to the contract, delivery of fifty engines is to begin this fall. Later it will be | possible for Rumania to order part or all of the 100 *additional* engines needed to meet its *requirements*. The | Rumanian Government is to pay 10 per cent of the value of the locomotives in oil before the first engine | is shipped. The contract is secured by treasury bonds having *maturities* covering five years. The Rumanian Government is to make | 60 monthly payments in oil to take care of the treasury bonds as they mature, but it is provided that || payment may be made in cash in American funds if so desired. This provision was made so that, in the | event of a rise in the price of oil, the Rumanian Government may sell the oil itself and turn the | proceeds over to the locomotive companies, a base price having been agreed upon. The Baldwin Locomotive Works has sold 250 | locomotives to Europe on *deferred* payments—150 to Poland, 75 to Belgium, and 25 | to Rumania. President Vauclain has asked business men to assist him in reviving the Finance Corporation, so that it can || advance money to manufacturers selling goods to Europe on credit. (310)

Firestone Tire Company.

437

Mr. P. F. Buckley,
Parkersburg, W. Va.
Dear Sir:

What do you intend to do with the shipment of 35 pounds of *Schweitzer* Cheese on hand | pending *adjustment* since September 24?

Since this cheese was received five months ago, it certainly must be in bad | condition. It was billed at 23¾ cents per pound.

Please take the question up with Mr. | Landis immediately and see that an adjustment is made at once.

Very truly yours, (74)

438

Messrs. Pierce & Williams,
433 Franklin Street,
Alexandria, Va.
Gentlemen:

We were sorry to hear that the *Schneider* people were disappointed with the "Viking Summer" Sugar Corn we shipped | them. What reason did they give you why the goods were unsatisfactory? It is hardly possible that they will be | in the market again this season. *Nevertheless* we would suggest that you continue to call upon them from time to | time in order that we may get a share of their business.

Very truly yours, (75)

439

Mrs. J. B. Jenkinson,
11 Magnolia Street,
Rochester, N. Y.
Dear Mrs. Jenkinson:

The Crisco about which you have so kindly written us, was packed on March 7, three years | ago, according to the code on the label.

We are in the habit of saying that Crisco under proper conditions | will keep almost *indefinitely*, and certainly three years would be considered almost an indefinite time for a *delicate* food product, | or for any *organic* product.

We are glad that you kept it, for it gives you and us both increased | confidence in the qualities of Crisco.

Yours very truly, (89)

440

Messrs. Patton & Company,
Roanoke, Va.
Gentlemen:

Please *observe* that Williams & Company are prepaying freight charges on pure *lard* sold in this market at | 26¾ cents per pound in tierces and 27 cents per pound in *tierces* delivered, while our | price is 30¾ cents per pound in tierce. This accounts for our small sales so far as | lard is concerned. Is it possible to give us some *relief* in order to *prevent* a large loss of trade? | This market for lard has *hitherto* been ours *exclusively*.

Very truly yours, (92)

441

Mr. F. W. Delly,
Armour & Company,
Hamilton, Ont., Canada.
Dear Sir:

We received the two sample pieces of *Caserta Peperoni* which you mailed to our Mr. *Cougheneour* for his | inspection. It appears to have been kept too long. We would suggest that it would be well for you to | study the requirements of the trade here in order that you may ship the stock with less chance of *shrinkage*. | At the present time we scarcely think it advisable to have Pepperoni made in Hamilton and shipped

over to the | American side. Consequently we believe it would be well to confine your efforts entirely to the demands of the Canadian || trade.

Yours very truly, (104)

442

Mr. George H. Frazier,
Uniontown, Pa.

Dear Sir:

You may pay each invoice—after deducting the usual cash discount at 2 per cent—on a part | cash and a part trade acceptance basis; the cash payment to be equal to our F. O. B. *refinery* price | in force at the opening of the market on the day of shipment. For the *balance* of the invoice you | may give us your trade acceptances, bearing interest at the rate of six per cent per annum, payable in three, | six, nine, and twelve months, in equal installments.

These terms will not apply to any new sales of refined sugar || or to invoices bearing date prior to October 14.

Yours truly, (111)

443

Mrs. B. Oberholt,
2469 Williams Street,
Fond du Lac, Wis.

Dear Madam:

We are informed by our representative who calls for your weekly orders of an error in your last | order delivered September 1. We understand that you received a pint of grape juice instead of a jar of *Welch's* | *Grapelade* which you had ordered, and that you did not receive the one-half-pound box of *Arrowroot* Crackers. We | regret this error very much.

If you do not wish to keep the grape juice, kindly have it returned to | us for credit. We will also credit your account with the box of Arrowroot Crackers.

We *assure* you that we || will take every precaution to avoid errors of this nature in the future.

Very truly yours, (116)

444

Miss Irene Byman,
1500 West Street,
Cicero, Ill.

Dear Miss Byman:

Crisco contains *absolutely* no animal fat. It is a pure *vegetable* fat. We very often say in | what you might almost call our Crisco Creed: It is the solid cream of pure edible vegetable oils.

In the | *Calendar* of Dinners which was sent you, you will find an interesting story of Crisco. This story will tell you | all about the wonderful cooking product much more *satisfactorily* and more completely than we could tell you in a letter. |

We are also sending you a Crisco bulletin which will give you added information not found in the story of || Crisco.

If there is anything further we can tell you or if there is anything we may do to increase | your interest in Crisco, please let us know.

Yours very truly, (131)

445

Mrs. Frank J. Cross,
740 Drexel Avenue,
Port Arthur, Texas.

Dear Madam:

Here is a chance to become acquainted with the unique qualities of HECKER'S CREAM SELF-RAISING FLOUR.

The | attached coupon is good for five cents toward the purchase of a regular package of Hecker's Cream Self-Raising Flour. | This coupon must be used before June 1, so do not delay in making use of it, but present it | to your grocer today.

With Hecker's Cream Self-Raising Flour you can make *biscuits*, cakes, and muffins better, more *economically*, | and more easily than with ordinary flour.

BECAUSE: It is a lighter, *fluffier*, more *delicate* flour than would be suitable || for bread and ordinary purposes.

BECAUSE: It requires no baking powder and *fewer* eggs.

BECAUSE: The *ingredients* are already compounded | in correct proportions, which allows no chance of failure.

Practical recipes are in every package.

Very truly yours, (138)

446

Armour & Company,
Aberdeen, S. D.

Gentlemen:

Attention Mr. G. C. *Haighs*-Case, Card Department.

A short time ago you requested us to have some Pastry | *Wrinkles imprinted.* These were to be sent to two of your customers; namely, Mr. E. E. Remund, Wilmot, South Dakota, | and Messrs. Scott and Reid, *Andover*, South Dakota. In order that we may make our advertising as effective as possible, | we wrote you November 10 suggesting that you have your customers furnish us with mailing lists.

To date, these lists | have not been received and we are wondering what may be the cause of the delay. The sooner we get || the lists from you, the sooner we shall be able to do this advertising for them, and, as we have | *learned* by experience, the advertising to be really *beneficial* should be done through personally directed letters.

Why not send us | these mailing lists by return mail?

Very truly yours, (149)

447

Mr. Adam Scholes,
7930 Frankford Avenue,
Chicago, Ill.

Dear Sir:

A reduction in our prices of *domestic* coal has been effected, and we are now prepared to fill | promptly all orders placed with us.

We deal exclusively in the *celebrated* "Old Company's Lehigh" and "Reading's Famous *Anthracite*," the | coal that has held an enviable reputation in this market for one hundred years.

It is not necessary for us | to elaborate on the advantage we possess in being able to supply you with this coal. That speaks for itself. |

Our *modern* motor truck equipment, together with experienced, courteous employees, insures perfect service.

The steady and firm growth of our || business is never affected by misleading advertising of cheap coal, and we enjoy the full confidence of our patrons.

We | should like to send an able representative to advise you as to the proper sizes for your range and heating | appliances, or to furnish any other desired information.

Yours very truly, (151)

448

Messrs. Laib & Company,
Waco, Texas.
Gentlemen:

ATTENTION Mr. C. M. Run.

You have probably received our bill of December 5 for 500 cases of | tall *Veribest* Milk and 100 cases of small Veribest Milk. Your *original* order called for

600 cases of tall | cans,
450 cases of baby cans,

but *inasmuch* as a considerable delay would have been occasioned by | delaying the shipment until we were able to pack all the six-ounce cans, we *notified* the plant to ship | immediately a minimum car of tall and small sizes.

The reasons for our inability to fill your order promptly || for the baby size is that we are *unfortunate* in having trouble with our equipment and it has also been difficult | to secure cans. We did not want you to be without the tall size, even if it was necessary for | us to place a part of your order on a deferred list.

Under these circumstances, we should advise you | to consider the advisability of placing an order promptly for another car of *assorted* sizes.

Very truly yours, (177)

449

Mr. Madison L. Loup,
139 Minden Avenue,
Paterson, N. J.
Dear Sir:

The coal business continues in an *uncertain* condition. The miners' wage agreement remains in force until 19—, | which in itself makes the possibility of a reduction from our present prices very *unlikely* this season.

In the event | of a *tie-up* on the railroads, due to wage reduction, coal is sure to be scarce and difficult to | obtain.

At this time, we have on hand a large stock of the best coal the market offers, and, considering | the outlook in general, we should advise you to place your order as soon as possible.

The prices for present || delivery, *chuted* in, are as follows:

Nut Coal.....per ton	$13.75
Stove Coal....per ton	13.75
Egg Coal.....per ton	13.50
Pea Coal.....per ton	11.00

If coal | is to be wheeled or carried in an extra charge of 50 cents per ton will be made.

It is | understood that the prices above quoted are subject to *fluctuation* either way, and orders will be accepted only on the | condition that the price is to be made at the time of delivery. Orders will be filled in turn as || received and no *discrimination* will be shown.

Your orders will receive our prompt and courteous attention.

Very truly yours, (219)

ARTICLE 37—FRUIT

There are very few more interesting *enterprises* of the *United States* Government than its *development* of fruit *culture*. Probably never | before in the history of the world has a government done so much to alter the *diet* of its citizens | as has our own. A hundred years ago the richest man in the United States was *strictly* limited in the | choice of fruits which appeared upon his table. Even fifty years ago the *banana* was *absolutely unknown* as an *article* | for diet. The first bananas were brought to the United States as late as 1872, and it has || been only since about 1890 that they can

be said to have formed any part of our daily diet. | At the present time they have become a necessity instead of a luxury.

The development of the *grapefruit* industry has | been *remarkable*, and this, in turn, has led to the cultivation of other fruits, which have widely *increased* our range | of diet.

It is doubtful if this progress would ever have taken place without the constant *initiative* and helpfulness of | our Department of Agriculture, which has not merely introduced new fruits, but also greatly improved the old ones. The apple || and pear would soon go to seed if they were not constantly strengthened by fresh graftings and cuttings.

It has | been *discovered* that during the Middle Ages practically no fruit was eaten on the *average* table. The absence of sugar | in large quantities prevented what is now called *preserving*. As late as 1530 lettuce was unknown in England | and *Shakespeare* refers to rice as a costly luxury. The first *orange* tree was brought from America to Europe almost | 400 years ago. The orange was confined to Spain and *Portugal* until the Peninsular Campaign, 1808–14, || when the British soldiers brought home large numbers thereof to England and also introduced *marmalade* to the British | Isles. Wars are great *diversifiers* of diet. The Japanese learned to eat meat on a large scale as a result | of the Russo-Japanese War.

So long as nothing was known about the *diseases* of fruit trees, it was *extremely* | difficult to raise fruit on any large scale. In this field the Department of Agriculture has rendered *invaluable* service. The | acids contained in many of the newer kinds of fruits are particularly beneficial in our diet. (396)

The Corn Exchange.

Section 19—Furniture

450

Mr. R. C. Myres,
2914 Oxford Street,
Duluth, Minn.

Dear Sir:

At the request of our Mr. *Stevens*, we desire to call your attention to the furniture sale which | will take place on Monday next, September 20.

We are *notifying* you because we understand that you are interested in | a living-room suite.

Yours respectfully, (46)

451

Mr. Francis J. Starkey,
5432 West Berks Street,
Beaumont, Texas.

Dear Mr. Starkey:

We are pleased to learn that the *furniture* which you recently purchased from us is entirely satisfactory. |

In compliance with your request, we are inclosing an *itemized* bill covering your recent purchases. It is our custom to | render on the first of each month a bill for all purchases made during the preceding month. This explanation will | account for the fact that no bill

was sent to you at the time the goods were delivered.

We appreciate | your *courtesy* in requesting a bill immediately and are indeed glad to *accommodate* you.

Very truly yours, (97)

452

Mr. Mark B. Watson,
250 Washington Street,
Sioux Falls, S. D.

Dear Sir:

As your new home nears *completion*, the question of house furnishings quite naturally arises. Our large stock of | *furnishings* is so varied that it should meet your every need, whether you *contemplate* purchasing only one article or furnishing | your home completely.

Under separate cover we are mailing to you our latest booklet, which describes and *illustrates* a portion | of our *immense* stock. This will give you a general idea of the kind and quality of our goods.

We | shall be pleased to have you visit our warerooms when you are ready to buy, as we feel confident that || such a visit will result greatly to your advantage. However, if you prefer, we will send our representative to your | home at any time that may be convenient to you.

Very truly yours, (133)

453

Mr. David T. Mercer,
731 Davis Street,
Lynchburg, Va.

Dear Sir:

Our entire stock of furniture was reduced in price last November and now, for the February sale, a | further *reduction* of one-third is made; on certain goods the reduction is one-half. This means, of course, the | *sacrifice* of our entire profit, except where the *manufacturer* assumes a part of the loss.

We would advise, therefore, that | you supply your furniture needs now, because prices at the factories have not been reduced as much as our retail | prices. We feel that it will be some time before regular prices will be as low as at the present || time.

We would suggest that you compare our furniture and our prices with other makes. We are confident that the | variety and quality of our furniture as well as our prices cannot be *duplicated* by another retail store in the | city.

Very truly yours, (144)

454

Miss Anna A. Hoffman,
Muskogee, Okla.

Dear Madam:

At this season of the year, the question of summer *drapery materials* and awnings quite *naturally* arises, and | we are *particularly* well equipped to supply your needs in this respect.

As to summer curtains, we offer exceptional values | in all materials, and from our well selected stock a wide choice may be exercised.

We are accepting orders now | for awnings to be made up and held until such time as it is *convenient* for them to be placed | in position. By having the work done at this season of the year, annoying delays in installation will not ensue, || as would be likely were you to postpone ordering until a later date.

We shall be very glad indeed to | submit an estimate on any kind of drapery or awning work which you may have in *contemplation;* or, if you | prefer, we will send a representative to call upon you.

Very truly yours, (152)

455

Mr. Walter Van Tyle,
819 Scott Avenue,
Charleston, S. C.
Dear Sir:

On March 1, we *inaugurated* our annual "MIDWINTER SALE," and in accordance with our *invariable* custom almost our | entire stock of furniture, floor coverings, beddings, *draperies*, etc., has been *substantially* reduced in price.

We are specialists in household | furniture and our experience is very *extensive*, covering the sale of everything from the smallest article to a complete home | outfit. We are fully prepared to serve you, no matter what your requirements may be. We can make this positive | *assertion* because our stock was never larger nor of better *assortment* than during this sale, and there is a great || variety of exceptional values from which a wide choice may be *exercised*.

We extend to you a cordial invitation to | visit our store, and we feel confident that you will find our display both interesting and attractive. Upon your arrival, | kindly inquire for Mr. John L. Brown and he will be glad to give you special attention.

Very truly yours, | (160)

456

Mr. Edgar T. Lacey,
1501 Schofield Street,
Tulsa, Okla.
Dear Mr. Lacey:

I have just been advised of your purchase of a HOOVER SUCTION SWEEPER #619445. | To protect you we enclose our GUARANTEE BOND.

I want personally to thank you for your indorsement | of our sweeper, which is shown by your investment in one, and wish to assure you that we stand back | of every sweeper we manufacture. We want you at all times to enjoy the *unexcelled* service the HOOVER SUCTION *SWEEPER* | renders.

I am inclosing also two postal cards numbered 1 and 2.

Please mail postal card #1 immediately. It || is stamped and ready for mailing, and upon its receipt I will know that you have received the GUARANTEE BOND. |

Should you care to send us the names of several of your friends whom you think might be interested, we | shall be pleased to send them literature, without mentioning your name, in the hope that we might persuade them to | use the Hoover before they buy an inferior cleaner

Card #2 you should file for future use. Should your | sweeper at any time not give its customary high class service, and should your dealer not be able to make || a satisfactory adjustment, mail this card, stating on it as nearly as possible the nature of the trouble. Upon receiving | such complaint we will at once send a competent man to repair your machine.

Very truly yours, (237)

457

Mrs. Catharine Gundels,
Oklahoma City, Okla.
Dear Madam:

We desire to bring to your attention the fact that our new fall line of lace curtains, heavy | curtains, and drapery materials is ready for inspection. We have made a thorough study of this department of our business | and great

care has been exercised in the selection of colors and designs.

As to lace curtains, we offer *exceptional* | values in cluny net, novelty net, cluny scrim, novelty scrim, colored Scotch madras, real and larcet Arab curtains, and *Brussels,* | *Renaissance,* Irish Point, Nottingham, novelty net and scrim panels.

Our stock of heavy curtains and *portieres* in *tapestry,* silk, and || velour is very complete, and our shelves contain a wonderful assortment of sunfast curtains in solid colors. If your preference | calls for drapery goods in velours, poplin, shikii, china silk, reps, or amures, we have them in great variety.

Oftentimes | draperies made specially to order are requested. It is in this branch of the business that we excel, as our | *facilities* for *handling* work of this character are *unsurpassed.*

Upon comparison, you will find our prices much lower than the | general market, quality and workmanship considered, and we cordially invite you to visit our warerooms at this season of the || year, feeling confident that our display will prove to be very interesting and attractive.

We thank you most sincerely for | the patronage with which you have favored us in the past and we solicit a continuance of it.

Very truly | yours, (241)

458

Mr. H. L. Smith,
671 Jackson Street,
Raleigh, N. C.

Dear Sir:

We are sending you herewith our catalogue of White *Frost Refrigerators.*

Choosing a refrigerator for your home is | a matter of such serious importance that you will find it to your interest to read every word in this | catalogue, wherein we have given you a great deal of vitally important information about refrigerators.

Your doctor will tell you | that the refrigerator is the most important article that goes into your home. It is something on which the very | health of your family depends. You should get the refrigerator that will keep your food clean, sweet, and wholesome, with || the lowest possible consumption of ice.

After years of *scientific* study and experiment we have built a refrigerator that is | without doubt ideal from every point of view. It is the most *sanitary,* the most convenient, the easiest to keep | clean and the most attractive refrigerator in appearance ever built. It will keep your food cleaner, sweeter, and fresher than | any other refrigerator. It is the only refrigerator with the feature that insures to provisions a pure, sweet, dry atmosphere | in the food chamber, and, in turn, keeps your food thoroughly cooled. It makes the ice last longer. It protects || your food from the dangers of a damp and unsanitary food chamber.

Every housekeeper falls in love with the White | Frost at sight.

Fill out the inclosed free trial request blank now, and you can have a White Frost in | your home for a week on trial.

Very truly yours, (250)

ARTICLE 38—HOLDING DOWN THE CREDIT RISK

Probably the most successful way of holding down the credit risk is by *co-operation* among the stores of a town. | Ten or more *retailers* meet and *organize* a credit-rating bureau for the town.

They hire a paid secretary, generally | a young lawyer, to act as a *clearing house* for the information. They then turn in a report of all | their charge accounts to the secretary, who classifies the accounts and who supplies alphabetically arranged lists to the members. The | natural *reluctance* which any member may feel about betraying store secrets may be done away with by providing each member || with a number known only to him and the secretary. This practically makes the report *anonymous*, and the identity of | the reporting member is entirely lost when the information he supplies is *classified*. At the time of organization, members should | report on all charge customers on their books. As new accounts are opened, they should also be reported. The secretary | may be depended upon to look up new arrivals in the town and *frequently* he may add to his salary | by *commissions* on collecting bad accounts.

By this simple plan, credit risks may be reduced to their proper *minimum*. The || news that a credit sheet is in existence *quickly* spreads and has a salutary effect on the good but slow- | pay customer. Bad pays are *automatically* prevented from running up bills in one store and changing their trade when insistence | upon payment becomes too strong. The cost of doing business quickly falls and the cash customer feels that in the | natural course of events he will get the benefit. Credit associations frequently have been the *nucleus* of highly successful commercial | clubs. In other towns the *moribund* commercial association has been made over into a live institution by the credit help || it affords its members. Affiliations of one association with those of neighboring towns are often effected so that the professional | dead beat may be traced from town to town and his ability to do mischief minimized.

In addition, the *responsibility* | which membership in the association imposes on individual members themselves, offers a *continual* reminder to a merchant to check up | on customers and *collections*, and to reduce bad debts by store *organization*. (372)

Hammermill Paper Company.

SECTION 20—HARDWARE

459

Mr. James Hilles,
4320 Pilling Street,
San Antonio, Texas.

Dear Sir:

We make no reductions in the price of our *bicycles, regardless* of the *quantity purchased*. The price of | bicycle #28–V–1357 at present is $36.75. In our | latest catalogue, which has just come from the press, the price is $48.45, so you | will see the advantage of ordering at once.

The express rate on two bicycles would be $1.88 | and six cents war tax, making a total of $1.94.

Yours truly, (97)

460

The F. S. Reyburn Manufacturing Co.,
Olean, N. Y.

Gentlemen:

The 18-inch Hardened Steel Square about which you wrote us last week, was shipped from the factory on | September 29. The Cusack Hardware Company,

through whom you ordered it, ought to deliver it to you within a | day or two. It might be a good plan to telephone them that you have learned through us that the | square has been shipped.

We trust that you will receive the square without further delay.

Yours truly, (77)

461

Mr. A. F. Hammond,
Cairo, Ill.
Dear Mr. Hammond:

Order No. S464 on the *Scientific Materials* Company can not be filled, as they | are unable to supply the following items at this time:

1 Clamp, Hoffman, A. H. T. #24646
| 110 volts, C. 821
2 Cups, porous, C. 995.

We would ask that | you *include* these items in your next *requisition.*

Very respectfully, (70)

462

Carley Heater Company, Inc.,
Elmira, New York.
Gentlemen:

HOSE CONNECTIONS

Please refer to our order No. 7188, on March 15, for 12″ x | 2″ Brass Hose Connections, complete with caps, exactly like sample sent you, and to be of standard thread.

Our | Elkton, Virginia, Tannery informed us that they have received the 12″ x 2″ Brass Hose *Nipples* and the | 12″ x 2″ Brass Caps to fit nipples.

The receiving portions of the *connections* are missing.

Kindly advise | us when you can ship the receiving portions of the hose connections to fit the nipples. We shall appreciate it || if you will make a special effort to ship them without further delay.

Very truly yours, (116)

463

Mr. Warren H. Hill,
Rome, N. Y.
Dear Sir:

We thank you for your interest in *SARGENT* hardware.

The Sargent Book of designs has been mailed to | you under another cover. We are sure that from this *collection* of *artistic* designs you will be able to select | patterns that please your personal taste and accord with the style of *architecture* of your home.

The artistic quality of | these designs is apparent, and you will find the hardware just as superior in quality as it is handsome in | appearance. Each piece is made from fine materials with honest workmanship.

SARGENT hardware is sold by Emerson & Co., New || York City, who will be glad to show you samples and quote prices on whatever you may select.

Very truly | yours, (121)

464

Mr. Judson F. Bersach,
Hammond, Ill.
Dear Sir:

We are firm *believers* in the *proposition* that this will be the biggest year for the sale of | "Easy Electric Washers" there has ever been.

The bigger the sale of "Easy Washers," the larger your profit will be. | The volume of sales depends, largely, upon our mutual *co-operation* in developing interest in possible buyers.

To make it a | record-breaking year for sales and profits make your list of *prospects* a big one. Put their names down on | the inclosed sheet. Also give us the names of "Easy" owners in your *territory*. These people sometimes need parts and || repairs and will be pleased to make your *acquaintance* if they do not already know you.

Put the lists in | an envelope together with the agency renewal blanks. When your mail reaches us we can make a start for business | for you right away.

Yours very truly, (147)

465

The Ottawa Manufacturing Company,
Pittsburg, Kans.

Gentlemen:

Please ship immediately, by freight, on the inclosed government bill of lading, one log saw according to your *proposal* | of December 15. Ship by C R I & P[1] Ry., if convenient, as Seminole is located on this line. | Follow the directions attached to the bill. Keep one copy for your own files, surrender one to the agent, and | mail the others to me in the inclosed envelope, *along* with the voucher which requires your *signature*. Finish filling in | the bills of lading.

Make prompt shipment as soon as possible, as we need the saw immediately.

Yours truly,

N. B. || The specifications as you sent them are as follows:—1. special design Ottawa Log Saw, complete. Four-cycle gasoline | engine; five-foot saw blade; Webster Magneto speed *regulator;* six-inch belt pulley; hit and miss governor; make and break | *igniter*. f.o.b. factory. (145)

466

Mr. Conrad Alheit,
Warren, Ohio.

Dear Sir:

We were pleased to receive your order of April 5, through our Mr. *Lindsey*, for one T550 | Cruso Cream *Separator*. The Separator will be shipped at once, and the invoice will be dated May 1, as | agreed upon with Mr. Lindsey.

In a few days we will send you a package of circulars imprinted with your | name and address which should interest your prospective buyers. On page 2, suggestions are given which will show separator owners | how to increase their separator business.

Prices are quoted on the inclosed order blank for the four sizes in which || CRUSO is built. If you should need a machine at once, send your order to us direct. Mr. Lindsey will | receive credit for your order just the same as if it were given to him *personally*.

We hope you will | display the sample machine in a *prominent* place in your store and call to it the attention of every farmer | who comes into your store.

Very truly yours, (168)

467

Mr. R. B. McKay,
Engineer, Maintenance of Signals,
Port Monroe, R. R. Terminal,
Salem, Oregon.

Dear Sir:

The center core long-time *burner* wicks which you referred to in your letter of November 22, | will be explained fully by our representative, Mr. Mason, when he calls upon you December 3.

[1] Chicago, Rock Island & Pacific.

The improper turning up | and down of your wicks is due not to the wicks themselves but to the burner which you are using. | We manufacture a special burner with a *ratchet* wheel, which permits the wicks to move up and down freely. Mr. | Mason will submit samples of our burner and wicks. You may thus see the type of burner we recommend.

It || may be possible that some of your trouble is due to the quality of felt now used. During the war | it was impossible to secure the usual quality of felt—this being due to war restrictions which compelled the manufacturers | to produce a fabric that did not contain as high a percentage of wool as they used before the war. | The embargo has now been lifted which will permit the manufacturers to make the same quality of felt that you | formerly received.

We are confident that if you were to use our burner and wicks, you would have no cause || for complaint.

Yours very truly, (205)

468

Mr. Edward W. Long,
Brookline, Mass.

Dear Mr. Long:

We appreciate your interest in Majestic products and take pleasure in inclosing a catalogue and price-list | of our complete line.

The first seven pages tell the why of the *Majestic* coal *chute*, why it became necessary, | why it saves the building, why it saves money, why it is so generally used in every class of building | everywhere. On pages six to eleven are shown the different types and sizes. You will find a chute for every | requirement, every condition. On pages twelve and thirteen are the *dimension* drawings.

Following these pages are *illustrations* and *descriptions* of || the Majestic garbage receivers, and milk and package receivers. They add greatly to the *sanitation*, *convenience*, and economy of the | home. The Majestic plant boxes will add beauty.

If you are interested in a real heating system, send for complete | information about the Majestic Duplex System.

We have a dealer in your city, the *Murta-Appleton* Company, 12th and Sansom | Streets. This firm will be glad to show you the Majestic coal chutes and building specialties. We are back of | them and will co-operate to see that you get what you want and are pleased with it after you get || it. You will get big returns on your investment in Majestic products.

May we serve you?

Yours truly, (218)

469

Appleton Hardware Company,
Appleton, Wis.

Gentlemen:

We acknowledge with thanks your order of March 4, directing us to ship you ten *Supreme* Ice Cream *Freezers*. | These freezers have been shipped.

You will receive, in a few days, a package of circulars imprinted with your name | and address which we hope will be useful to you in interesting your prospects. Upon looking over your sales we | find that you have disposed of forty of these freezers since last September. As the season for ice cream is | just approaching, we urge you to take advantage of the offer made in our letter of last week. According to || this offer, a discount of 10 per cent will be allowed on orders for fifty or more freezers. We

will | allow you to include the ten you have just purchased in order to make the necessary order of fifty, provided | you will send us your order on the attached blank for forty more at once. You may order these additional | freezers in any size you select. We will date the invoice May 1; so that it will become due July | 1, or it will be subject to two per cent discount if paid by May 10.

Many of our agents || who have had a few of these improved freezers are taking advantage of this offer, because they realize that having | a *quantity* on hand when the *prospect* is interested in buying helps to make the sale.

Another good reason for | buying this quantity is that your customers are at once impressed with your confidence in the freezer and it gives | them confidence to buy.

Very truly yours, (267)

470

Ideal Garage,
Peekskill, N. Y.
Gentlemen:

Before you consign this letter to the willow *morgue*, do us the common courtesy of reading it.

We know, | and you know, what a mean ugly job it is to fit bearings to crank pins that have been pounded | out of round. You have tried it! It simply can not be done.

You can do one of three things,— | fit it the best you can and put it over on your customer; or—send it to the machine shop | and tax him about $25.00 for the job; or—buy an Atlas *Abrasive* Tool and do the job || RIGHT in your own shop. The first job will pay for the Atlas, and afterwards it will be your lifelong | servant without cost.

Stop and think for one minute what it would mean, if you could tell your customer that | to repair his crankshaft would be a matter of one or two hours and you could have his car ready; | or that it was not necessary to *rebabbit* the connecting rod bearings, because your Atlas would remove the high sides | without scraping the bearings.

The $10.00 which you pay for the Atlas Abrasive Tool is an *investment* that will || pay big dividends as long as it is in your shop. Better order yours today. It will be shipped the | same day the order is received.

Yours for Shop Efficiency, (230)

471

The Brown Hammock Company,
Middletown, Conn.
Gentlemen:

Attention Mr. Hurlbest—Advertising Manager

We found it a very difficult matter to discover where our products were used, | owing to the fact that we do not sell direct. We *distribute* entirely through the jobbing trade, with the exception | of a few small quantities of *transmission* rope which we sell direct. Rope is accepted as an everyday, *universal* product | to such an extent that the trade does not think particularly of the various ways it is being used. *Strange* | uses are not likely to be observed, and, if they are, there is no reason why the observer should take || the trouble to tell the manufacturer about them.

To assemble and publish these uses of rope, this company is using | its house-organ, the "Columbian Crew." For several months it has been announcing to the trade that:

"Good photographs of | the Columbian rope or twine used in some interesting manner are worth money.

"Subjects for photographs are all around you. | They are readily obtainable, and we can use any number you send, provided they have news and advertising value.

"The | conditions are simple. The photographs must be of Columbian rope or twine used in some interesting manner. They should tell || a story in picture form, and they should be accompanied by a description of what they are intended to convey." |

Five dollars is paid for each photograph accepted.

Yours very truly, (231)

ARTICLE 39—AMBITION

Before each of us is the *prospect* of our *ambition*. It is our *birthright*. It proves our worth and position. | It is the test of our greatness.

Ambition is as essential to *achievement* as power is to mechanical operation. To | all those with pride in progress it is a force more insistent than necessity.

The building of nations, the cultivation | and *unification* of *patriotic* ideals, the advancement of mankind, the contributions of art and science, the increase in industrial *effectiveness;* | all these come in answer to the call of ambition.

Modern leaders who have focused their ambition on the *constructive* || problems of commerce see the indivisible relation between the economic state and the economic industry. They see the need of | such harmony to the development of the social order.

In an effort to increase the strength and value of these | co-ordinating interests, industry sought out a means whereby all the public could be made familiar with the ways and products | of business. The effort resulted in the *recognition* of the educational force termed advertising.

Because of its *capacity* for showing | results, advertising has become the most highly developed expression of an ambition to serve vast *territories* that has yet been || made operative. (202)

N. W. Ayer & Son Advertising Agency

SECTION 21—HEATERS, STOVES, AND RANGES

472

Mr. Henry T. Hoffman,
940 Liberty Avenue,
Lorain, Ohio.

Dear Sir:

We are mailing you, under separate cover, a copy of our latest catalogue, which you *requested* in your | letter of November 23.

It will be necessary for us to know the number of hot water outlets in | your home before we shall be able to suggest the proper size of heater to supply your home satisfactorily. The | price of the heater, of course, will depend upon its size.

In order to insure prompt *delivery* your order should | be placed with us at once.

Very truly yours, (89)

473

Mr. George A. Wallace,
Austin Business College,
Austin, Texas.
Dear Mr. Wallace:

Suppose you were buying an *aeroplane;* that the Liberty Motors were used in 75 per cent | of the aeroplanes, and that the remaining 25 per cent were divided among 37 types of motors other | than the Liberty. You would not rest content until you knew all about the Liberty Motor, would you, Mr. Wallace? |

The above figures apply to the heating situation, and the case is parallel. From an *efficiency standpoint*, if from no | other, you would like to know all about the heating system which occupies such a *pre-eminent* position in its own || particular field.

If you are interested, just sign your name below and we will gladly tell you all about the | supreme Hot Water Heating System, without cost or obligation.

Very cordially yours, (132)

474

Mr. George E. Ford,
28 South Eighth Street,
Philadelphia, Pa.
Dear Sir:

Your inquiry addressed to our Chicago Office regarding Violet Ray Water *Sterilizers* and "GASTEAM" *radiators* has been referred | to us.

Our Company is the Western representative of the R. U. V. Co., New York City. Pennsylvania is not | included in our territory. However, if you will advise us just what your problem of sterilization is, we will obtain | full information for you from the manufacturers.

We have an exhibit of "GASTEAM" radiators in the machinery department of the | Bourse Building, where you may call and see the radiators in operation. The Chicago office, we understand, mailed you a || catalogue fully describing them.

If you need further information, please do not hesitate to call upon me.

Very truly yours, | (120)

475

Mr. H. H. Kingston,
841 Sansom Street,
Hamilton, Ohio.
Dear Sir:

Our Brooklyn office informs us that you are interested in some form of heating effectively with Kerosene Torches, | Oil Burners, *Forges* and *Furnaces*.

If you have under consideration at this time any *proposition* or quotation made through our | main office or salesman, we would suggest that you get in touch with us at once. We can give you | the benefit of our experience, and possibly suggest how you can save both labor and fuel. This, of course, will | *insure* you against *disappointment* and possible delay later.

We would suggest that you *telephone*, write or call at our service || station, where we shall be pleased to give you any information desired. Additional booklets are being mailed to you under | separate cover.

May we not be given this opportunity of serving you further?

Respectfully yours, (135)

476

Mrs. H. A. Fisher,
320 Pacific Avenue,
Berkeley, Cal.
Dear Madam:

The various styles of "RED STAR"

DETROIT VAPOR OIL STOVES are *interestingly illustrated* in the inclosed booklet, which | explains why this *wonderful* stove will give you surprising cooking satisfaction, comfort, and economy.

"RED STAR" is distinctly different from | most oil stoves. It creates its own gas from cheap oil and gives you intense cooking heat equal to coal, | wood, or city gas. It has no wicks, and burns kerosene, gasoline, or *distillate* without smoke or odor.

The results | of many cooking tests outlined in the booklet show what the "RED STAR" will do for you in your own || kitchen. The *illustrations* are drawn from actual photographs of food prepared quickly and perfectly on this new type of all | -the-year round oil stove.

Your inquiry was the first step toward more efficient cooking. Your next step is to | go to the store of your dealer and see the "RED STAR" demonstrated. They are sold in your city by | W. C. Fleck & Bros., Inc., 842 Riverside Ave.

Yours very truly, (174)

477

Mr. E. V. Daily,
325 Chicago Street,
New Orleans, La.
Dear Sir:

A catalogue of *"Gasteam"* Heating, which you requested in your letter of July 2, is being mailed to | you. It will give you briefly the information you need.

A copy of your letter is being mailed to our | representative in your state whose address you will find at the bottom of this letter. He will be able to | supply you with data of a more local nature and assist you in working out your heating problems.

"Gasteam" heating | is solving the problem for many. It *eliminates* entirely the problem of coal, with its attendant difficulties—such as a || space for storing it, the trouble and inconvenience of stoking a furnace, the dust, dirt, and ashes which are so | disagreeable. It gives you heat when and where you want it.

We hope that "Gasteam" heating will solve your heating | problem and that our agent may be able to give you all needed information and assistance.

Very truly yours, (159)

478

Mr. Samuel D. Strong,
21 State Street,
Zanesville, Ohio.
Dear Sir:

We are glad to learn from your letter of yesterday that you are interested in a pipeless furnace. | Our special Homer *Pipeless Furnace* Catalogue, which contains a full description of the furnace and its uses, is being mailed | to you.

Our Mr. S. D. Frey, President of the HOMER FURNACE COMPANY, was the first person ever to perfect | and patent a pipeless furnace. His years of experience in building and installing pipeless furnaces have been taken advantage of | in designing our latest furnace.

Messrs. Jones & Baker represent us in your city. They will be pleased to quote || you prices, etc. May we caution you about cheap pipeless furnaces? They are sure to give you more or less | trouble if you install one.

We are mailing Messrs. Jones & Baker a copy of your letter and shall ask

| them to take up with you without delay the matter of a Homer Pipeless Furnace.

Yours very truly, (158)

479

Mr. Hugo F. Jones,
921 Ranier Street,
Tacoma, Wash.

Dear Mr. Jones:

You know that heat *insulation* is a necessity in our large industrial plants, on our battleships and | *locomotives*, and in the big central heating units; but do you know that such insulation and *conservation* is not only | as practical but as necessary for your own residence?

The high and nearly *prohibitive* price of coal is bad enough; | but its extreme scarcity and the difficulty we are all having in *securing* our much needed supply give reason enough | for having as much of it as possible.

The Mellon Institute of Industrial Research, of the Carnegie Institute, has compiled || tables showing the savings made by using pipe and boiler insulations; and we want to send one of our men | either to your home or office, without obligation on your part, to go over your heating *arrangements* with you, no | matter what style they may be, and make certain that your equipment is properly insulated before it is time to | start up your winter fires. Such provision for winter will insure comfort with the least amount of fuel *consumption*, and | at the same time let your savings over a few months pay for our services.

May we have the pleasure || of a reply or a telephone call? Our number is SPRUCE 976.

Yours respectfully, (216)

480

Mr. A. C. Klein,
1120 Green Street,
Harrisburg, Pa.

Dear Sir:

Out in *Yellowstone* National Park the great *geyser* known as Old *Faithful* spouts a never-failing column of | boiling water 150 feet into the air. It is estimated that 250,000 gallons of hot | water are liberated with every play, and each play lasts from four to seven minutes.

Suppose you could have a | pipe from Old Faithful to your home. Wouldn't it be fine to have all the hot water you could use | without ever having to build a fire? And yet you can enjoy just such a hot water service if you || install an Automatic Gas Water Heater.

This water heater is placed in the cellar and connected with the water and | gas supply. You never have to go near it or give it any attention whatever. The moment that you open | any hot water faucet in your home the flow of water *automatically* turns on and ignites the gas, and the | water is heated as it runs.

Thousands of satisfied users know that this water heater operates with perfect satisfaction at | all times, and gives piping hot water at any time and in any quantity desired.

If you will let me || know when it will be convenient for you to have me call, I shall be pleased to answer any questions | and give you figures for installing this hot water service in your home.

Very truly yours, (236)

ARTICLE 40—ELECTRIC HEAT

For general heating purposes, electricity can not hope at present to compete with coal, oil, or other fuels. High cost | prevents that. But considerations other than a heat-unit cost enter the problem, and can be capitalized in making electric | heat a more *desirable*—often, perhaps, the only usable—form of heat in many specific cases of factory heating.

Fire | *hazards* are often reduced by the use of electric heat in place of gas or oil or coal fires. For | example, in the *isolated oil storage* house, or in shed or buildings where explosives are kept, it is frequently not || feasible to run a steam line, and a small electric heater is the best *solution* of the problem. To keep | oils at the right consistency to flow freely during cold weather, electric heat can be applied to give uniform results, | with no *accompanying* risk of fire.

Heating the dies used in making small *celluloid novelties* is work that must be | done carefully because of the highly inflammable nature of the material and the *intricate* shape of the molds. In one | plant it had been the practice to heat these dies by gas, turn off the gas, and use the dies || until they were cool. After the *installation* of electric heat they were run constantly at a uniform temperature, resulting in | a better finished product and doubled output. The electricity used cost about one-half cent a day for each die, | approximately one-half of the cost of the gas formerly used.

In such nonstationary shelters as crane cabs or hoists, | which are operating through space usually unheated, the most *feasible* method of keeping the operator warm is by the use | of electric heating units.

In many *stationary* locations, also, electric heat is the more feasible, and the less expensive in || the end, though the cost per unit of heat obtained may sometimes be higher than for other forms. Watchmen's shelters, | valve houses, temporary offices, exposed locations where workmen are only occasionally present, places where installation of steam or of stoves | would be too difficult, too expensive, or too dangerous, are places where electric heat may be used to advantage. (359)

The Literary Digest.

SECTION 22—IMPLEMENTS

481

Mr. James F. Clayton,
522 Union Street,
Allentown, Pa.

Dear Sir:

I inclose the check of the State Treasurer, for $6.75 bearing this date and | made payable to your order. This check is to cover the cost of one hand die, in the form of | a *Keystone*, for cutting *chevrons*. This die was furnished to the State Arsenal on the *requisition* of the State *Military* | Board, *voucher* for which was duly *executed* and filed in this office.

Please date and sign the receipt inclosed herewith | and return it promptly.

Very respectfully, (86)

482

Mr. Frank Gilbert,
La Cross, Wisconsin.

Dear Sir:

COME IN!

The Evans' *Tractor* Booth will be

located in space #219 at the Annual | Exhibit of the Wisconsin Farm Implement Dealers *Association*.

We invite you *cordially* to come in and talk things over. Particularly, | we want to *acquaint* you with the Merry Garden Auto-*Cultivator*, which we are *distributing* in this and other states. |

Evans' Rowboat and Canoe Motors will also be on exhibit as well as the Evans' Farm Oil Engine.

Our Mr. | Martin L. Meyer and Mr. Harry Rosenstock will be in charge of the exhibit. Drop in and smoke a cigar. ||

Yours very truly, (103)

483

Prudential Worsted Company,
Easton, Pa.
Gentlemen:

Many of the most up-to-date mills and factories are using with great success the Sloane Heavy Duty | Truck Type Vacuum Cleaner, a print of which is attached. This Cleaner was *especially* designed for such work.

The Sloane | Cleaners save labor, ensure cleanliness, and render your force more efficient.

Their *manifold* uses include removing dust, dirt, and fluff | from floors, walls, machinery, skylights in factories and "saw-tooth" construction, etc. The fibre-faced tools supplied with our outfit | are especially suitable for use on wood and concrete floors.

We should be glad to send you a list of || a few of the prominent firms using our cleaners, to all of whom you may refer with their permission.

We | shall be glad to send to you on approval a machine and a man to give a demonstration. Please state | whether your electric current is direct or alternating, also the voltage. If it is an alternating current, please specify the | number of cycles.

A stamped addressed envelope is inclosed for your reply.

Very truly yours, (175)

484

Mr. William Merdeth,
Bethlehem, Pa.
Dear Sir:

This letter is a reply to your request for our catalogue. While the catalogue gives full information, this | personal word may be of value to you in the selection of your farm or garden tools. Remember that every | one of our tools is made under the *supervision* of experts who are practical farmers as well as manufacturers. New | designs and improvements are the outcome of their observations and experiments. The result is that every tool we make is | shaped to do exactly the work required of it, leave the earth in the proper place and condition afterward, and || retain its wearing edge.

Only the best materials are used in the manufacture of *PLANET* JR. tools, and each part | is *accurately adjusted*. But we don't stop there. The severe tests given them before we offer them to our customers | assure delivery of uniformly perfect tools, and we are enabled, therefore, to absolutely guarantee their lasting and working qualities.

If | you desire any further information on PLANET JR. tools, or on any individual tool in which you are interested, the | writer will be glad to serve you.

Cordially yours, (189)

485

Mr. John Fordyce,
Fort Smith, Ark.
Dear Friend:

Greater Value in Ottawa Log Saws

"That is the only machine I ever used that *proved* to be | as good as it looked."

This statement was made by Mr. Cornell of Ottawa, Kansas, regarding his Ottawa Log Saw | and Tree Saw. Mr. Cornell farms on a large scale and has had a wide experience in all lines of | farm machinery.

Here are the special features of design, which prove the greater value of the Ottawa Log Saw:

1. | The *Automatic* Safety Clutch preventing breakage should the saw *pinch*.

2. An *eccentric* on a master gear, giving a rocker || motion to the saw, which clears sawdust from the saw at each stroke.

3. It has direct gear Drive *Transmission*. | There is no back lash. Both gears touch—semi-steel.

Compare these advantages, as well as all the others *described* | and *illustrated* in my catalogue, with other makes and you will see why the Ottawa Log Saw will do more | work at a lower cost, why it is a machine of higher quality.

You can profit by my low prices | by ordering now and getting a machine of higher quality and greater value. Send your shipping *instructions* today.

Yours very || truly, (201)

486

Mr. Paul W. Davidson,
R. F. D. #3,
Hot Springs, Ark.
Dear Sir:

Stop for a moment and think about the farming implements you have been buying. Haven't you been disappointed | in some purchase? And how many times was your disappointment caused by defects that could have been *corrected* by proper | inspection before leaving the factory? Have you ever stopped to consider the perfection of Planet Jr. Tools? The design of | these tools is exceptionally practical and the materials used in them are of the highest grade.

Planet Jr. Tools have | *undergone* such *severe* and practical tests by thousands of users that they are sent out with the broadest guarantee possible. || More than 2,000,000 Planet Jr. implements have been sold in the United States, Canada, and other countries. Planet Jr. | Tools are the kind that you should have, and in buying them there is *absolutely* no chance of disappointment.

The | agent whose name we give you below sells our Planet Jr. implements, and, taking the cost of freight and time | of delivery into consideration, can offer you more favorable prices than we could direct. Please ask for *quotations* on what | you want and remember that in dealing with one of our agents you have the full advantage of our absolute || *guarantee*.

Very truly yours, (204)

487

Mr. Warren L. Cummings,
28 Gilbert Street,
Cambridge, Mass.
Dear Mr. Cummings:

Have you laid out your garden?

If you have laid out and *cultivated* your garden without using | a Planet Jr. Seed Drill or Wheel Hoe, you cannot imagine what pleasure you have missed. Hand seeding takes ten | times as long,

and it is impossible to get straight, even rows or uniform depth when seeds are so distributed. | Our simple, inexpensive seeder not only does the work in a *fraction* of the time, but does it much better. | Hoeing and cultivating are infinitely easier, and time and money are saved all through the season. Our Combined Wheel Hoes || and Seeders Nos. 4, 25, and 31 are extremely popular among small operators. If you have any gardening | to do, we strongly urge that you try one of these convenient time-saving and *exceedingly* useful little tools. After | using it a short time, you will wonder how you got along so many years without it.

With Wheel Hoes | the saving is still greater. They do the work *quicker* and better than can be done by hand, without damage | to plants, and cultivate more thoroughly with less strain on the operator.

We shall be very glad to send you || our catalogue upon receipt of the inclosed card, properly filled out.

Very truly yours, (214)

488

The Central Polishing Co.,
1020 Market Street,
Wilmington, Del.

Gentlemen:

Prices of our grinding wheels and stones have *remained* stationary for three years. To maintain the high standard of | quality of our products we now have to advise you of new prices. Effective this date, we quote you the | following discounts from standard list prices:

Corundum Wheels, *Vitrified* or *Silicate*.....55%
#77 Corundum Wheels, | Vitrified or Silicate.....50%
Corundum or #77 Corundum Wheels, *Elastic*.....40%
Carbolite Wheels, Vitrified | ...50%
Carbolite Wheels, Elastic...50%
Oil Stones.....25%
Rubbing Bricks and Sticks || ...20%

Corundum (Oxide of Alumina) Wheels are *recommended* for hand grinding of steel and, in general, all materials of | high *tensile* strength.

#77 Corundum Wheels are made of a highly purified *crystalline* alumina and are most efficient | for automatic grinding of materials of high tensile strength.

Carbolite (Carbide of Silicon) Wheels should be used for hand or | *automatic* grinding of cast iron, brass, and other materials of low tensile strength.

Very truly yours, (176)

ARTICLE 41—HOLDING DOWN BAD DEBTS

Is the necessity for *accurate* information becoming more acute? Bad debts, the credit men tell us, are the most *vicious* | *element* in the rising cost of doing business. The loss to business through customers who fail to pay—a loss | which amounts to millions of dollars annually—is on the increase. A review of the times indicates that no immediate | relief may be expected. On the contrary there is a tendency toward the increase of this evil.

In America an | era of sales promotion is under way. Is it not *unreasonable* to *anticipate* that in many cases plans for expansion || will be greater than the pocketbooks of the promoters?

Ordinary means of holding down bad debt losses through discounts for | cash, trade acceptances and the like, while effective, are not completely so. The

bid for trade, which means competition for | new accounts as well as a holding of old ones, is too keen. Possibly this fact explains why losses from | bad debts in some sections of the country have practically touched two per cent. Now as long as a general | policy of drawing credit lines *tighter* seems out of place in a *reconstruction* era, some other means of removing the || element of doubt regarding ability to pay is not out of place. Closer co-operation in collecting and *distributing* credit information | seems to be needed. (224)

Hammermill Paper Company.

SECTION 23—INSURANCE

489

The *Buckeye* Cold Storage Company,
Alliance, Ohio.

Gentlemen:

In accordance with your instructions of today, we are preparing a policy for a term of three months for | $2,500, covering the *potatoes* stored in Warehouse #14, for the account of the Alliance Produce | Exchange.

Thank you for the order.

Yours very truly, (49)

490

Messrs. Hamilton & Warrington,
Clifton, N. J.

Gentlemen:

We are in receipt today of Atlas *Policy* No. 474, New Hampshire Policy No. 19387, | and Camden Policy No. 212650. In checking these policies we *observe* that you have *omitted* | the "e" in the name "Parke." We are correcting the policies and would request that you change your records accordingly, | making the name read "Parke."

Will you please inform us when you have made the necessary correction?

Yours very truly, | (80)

491

Mr. D. R. Radel, Superintendent,
Oakland, California.

Dear Sir:

In re- policy #1,756,789.

We desire to acknowledge the receipt of | your letter regarding a change in the above numbered policy to the Whole Life plan for $2000, bearing | date of April 12.

If you will have the attached amendment form signed by the *insured* and *beneficiary* in the | presence of a witness and *returned* to us with the policy, we will make the necessary change. If the proposed | change is made, an *allowance* of $8.67 will be made to the insured.

Very truly yours, || (100)

492

Charles F. Oglesby, Esq.,
Hartford, Conn.

Dear Sir:

We have this day appointed Mr. Francis A. *Buihvan* as manager in charge of our Hartford agency. Mr. | Buihvan has had a successful business experience and is a graduate of the course in life insurance salesmanship at Carnegie |

Institute. He is well-equipped to give you the best of life insurance service.

Messrs. George R. Ambler and O. | F. Major, who have *transacted* a large business in Hartford and *vicinity*, will continue to represent this company as general | agents, and with Mr. Buihvan they will give careful attention to the needs of all policyholders and friends of this || company.

On or about February 18, we shall occupy new and enlarged offices at Nos. 603 and 605 | Finance Building, and we hope to have an early opportunity to serve you.

Yours very truly, (138)

493

Mr. Edward J. Barber,
17 Battery Avenue,
Brooklyn, N. Y.

My dear Mr. Barber:

I am pleased to give written *expression* of our entire satisfaction with the manner in which | the Manufacturers' *Liability* Insurance Co. has handled the liability and *compensation* insurance of our *affiliated* companies.

Your company's dressing station | at our docks in *Atlantic* Basin, Brooklyn, is very popular with our men, who are not only attended for injuries | received while in our employ but are gladly attended for minor injuries received *elsewhere*.

The prompt attention given the injured | not only lessens the suffering of the individual, but hastens his return to work, which means a great saving to || the employer.

The day of treating the injured employee in a cold-blooded manner is past, and an insurance company, | such as the Manufacturers' Liability Insurance Co., whose methods result in humane treatment to the employee and sound protection to | the employer at a minimum expense, is bound to succeed.

Yours truly, (152)

494

The Franklin Insurance Company,
Braddock, Pa.

Gentlemen:

Within the past week we have received from your office *numerous* requests to change policies issued last year on | the Life Plan to 10-year *Convertible* Term policies.

Favorable action has been taken in the *majority* of these cases, | but in view of the many requests coming so early in the year after resuming the writing of 10-year | Convertible Term policies, we feel somewhat *justified* in *requesting* that changes of this character should be discouraged. The practice might | well be considered an attempt to evade the company's *decision temporarily* to discontinue writing 10-year Convertible Term policies for || the year.

We feel sure that you will accept this word of caution in the proper spirit, and that we | shall have your full cooperation in *minimizing* the number of requests for changes of this character.

Very truly yours, (139)

495

Mr. William F. Linford,
Little Rock, Ark.

Dear Sir:

We are in the greatest insurance company this country has ever known.

You are not in it, because | you did not take the time to investigate it as we have. If you did you would also carry

your | Workmen's *Compensation* Insurance with this company.

It is a co-operative stock insurance company, organized by and for the benefit of | manufacturers and *employers* of labor.

It operates its own *hospitals*, where it gives unlimited medical treatment to the injured. It | does not deal through brokers, but directly with the insured.

It saves money by its methods, which is returned to || its policyholders in the form of a dividend. The more who join this company the larger the dividends. This company | has been writing compensation and liability insurance for the past seven years.

Its financial strength is beyond question. There are | over ten thousand *policyholders* back of this great institution.

We shall be glad to forward you further particulars upon request. |

Yours for CO-OPERATION, (163)

496

Mr. James M. Donovan,
1001 Chestnut Street,
St. Paul, Minn.

Dear Mr. Donovan:

According to our records the premium of $79.20 on policies No. 2725–617 | and 2725–619 due May 15 has not yet been | paid. This letter is sent to remind you that the premium can still be accepted if *remitted* on or before | June 15.

If you feel that a change in the method of premium payment or in the due date of | the premium would be of *assistance* to you, let us know and we will offer any suggestions that the *circumstances* || may permit.

Occasionally agents of other companies will endeavor to persuade *policyholders* to give up their present insurance to replace | it elsewhere. This is *incompetent* and *sometimes malicious* advice, as the only profit in such a *transaction* goes to the | agent. If you have been approached in this manner let us give you the facts.

We should appreciate an opportunity | of explaining any features of the policy that may not be thoroughly clear to you, and earnestly urge you to | communicate with us before permitting the policy to lapse.

Yours very truly, (192)

497

Hon. Samuel W. Jones,
Superintendent of Insurance,
East Orange, N. J.

Dear Sir:

Referring to your favor of January 30, last, and our reply of March 5, relative to our Industrial | Twenty-year Endowment policy No. 36,644,649 upon the life of Mr. Thomas F. | Keane, we regret that so much delay has occurred, but it has been *unavoidable* by reason of a somewhat lengthy | investigation we have had to make.

In view of all circumstances as reported by our inspector who was *assigned* to | the case, we have decided to make an exception to our rule regarding lien revivals and to comply with Mr. || Keane's request that we revive his policy with lien from the *original* date of *cancellation;* namely, September 25, 19—. | The inspector learned that while Mr. Keane was employed as an armed guard at the Remington Arms plant, he | worked seven days a week from 6 A. M. to 6 P. M. and had no opportunity personally to look | after his insurance.

We have instructed our inspector

to see Mr. Keane again and to adjust this matter to his | entire satisfaction.

Yours very truly, (185)

498

Mr. George M. Connell,
Richmond, Va.

Dear Mr. Connell:

I take pleasure in mailing to you two *specimen* policies for $2000 each; one written | on the *Ordinary* Life Rate Endowment plan, the other written on the Twenty Payment Life Rate Endowment plan.

In the | Ordinary Life Rate Endowment policy, if you leave your dividends (which are declared annually) with the company to | compound at 4 per cent, your policy becomes full-paid and self-supporting in about 28 years, and will | mature as an Endowment (the full face of the policy being paid to you in cash) at about || the 37th year from issue.

The Twenty Payment Life Rate Endowment policy, if you leave your dividends with the | Company to compound at 4 per cent, becomes full-paid in about 16 years and will mature as an Endowment | in about 31 years, but the premiums cease after the twentieth year.

The dividends, if they are left with | the Company, will be paid in addition to the face of the policy should death occur before the policies mature; | or they may be withdrawn in cash at any time. If there is anything that is not entirely clear to || you, I shall be glad to furnish such information as you may desire. In the meantime I shall look up | similar information about the other policy which you had in mind when I last saw you.

Yours very truly, (239)

499

Messrs. Walter T. Linn & Co.,
830 Broadway,
Jersey City, N. J.

Gentlemen:

We invite your attention to the case of a certain firm which was robbed recently of a $10,000 | payroll by *highwaymen.*

The messenger who carried the money from the bank to the factory earned $10 a | day. The payroll required approximately half a day of his time every week. The guard who accompanied him earned | $6 a day. The taxicab in which they rode cost $2.50.

Now let us sum up what | that firm paid for guarding its payroll:

Messenger.....	$5.00 per week
Guard.....	3.00 " "
Taxicab ||	2.50 " "
	$10.50

Messenger....	$266.00 per year
Guard	.....	156.00 " "
Taxicab.....	130.00 " "
	$546.00

In spite of this | heavy expense, $10,000 was stolen in one day.

For $65.00 a year, the firm might have | *substituted* for the guard, an invisible escort in the form of a holdup insurance policy, which would have effected a | saving of $91 a year, if no robbery had occurred. And when the robbery did occur the *invisible* || guard would promptly have returned the $10,000.

Could we do more to convince you that you need payroll | holdup insurance? It is not fair to yourselves to be without it another week, and it is not fair to | the men who carry the money.

If you are not *covered*, please communicate with us at once.

Very truly yours, | (260)

500

Alliance Machine Works,
443 Richmond Street,
Gary, Ind.

Gentlemen:

The Safety First movement is of importance and interest to all. The safeguarding of your machines is of as | much interest to you as a manufacturer as it is to your employes. They are *benefited* by being able to | work with an *assurance* of safety, and you *derive* your benefit from reduced rates in your liability insurance. The *erection* | of proper guards is an effective education in "Safety" for all the men, and the value of this education is | directly proportional to the quality of the guards.

Our guards are made of 1″ x 1″ x ⅛″ || angle iron frames, filled in with expanded metal, ½″ mesh, #18 *galvanized* or perforated metal, | ½″ perforations, or 20″ galvanized metal, as desired. The screen is painted "Safety Green" and has doors | or removable panels, where necessary, to permit access to the belts or moving parts. The joints on the frames of | these guards are *Oxy-Acetylene* welded. Guards can be made in any shape that the machine in question may require. |

The guards, as *designed* by our safety engineer and built and erected by us, are as rigid and durable as || the machine itself, and, further, are not *clumsy* or awkward looking attachments to your machines. They are absolutely fireproof and | neither cut off light nor prevent circulation within them. Our guards are built to conform to the requirements of the State | Factory Inspection and the *Casualty* Insurance Companies.

Estimates will be gladly given on any guarding work that you may | *contemplate* installing.

Yours very truly, (265)

ARTICLE 42—BUSINESS INSURANCE

Fire insurance, *casualty* insurance, credit insurance, fidelity insurance—all of these have long been recognized as practically essential aids | to business through *furnishing indemnity* for loss, and as essential credit factors. Their value as a means of progress and | *permanency* in business is pretty fully recognized.

Life insurance, on the other hand, has been looked upon chiefly as a | means of safeguarding the home, of protecting those dependent upon the strong arm and steady brain of the breadwinner, the | home supporter, against the *stupendous calamity* of his death. This great function is so splendid, so beneficent, so *overwhelming* in || importance, that it has quite overshadowed its other function, that of a *conservator* of business, a *bulwark* of credit, an | efficient aid of commerce. This very important function, though always existent and recognized as amongst the possibilities of development by | those engaged in the business, has only recently been brought into business prominence, because the *official* exponents of life insurance | and the army of its field workers have been so busy in proclaiming its necessity as a *protector* of the | needy dependents of those stricken by death during the period of the earning power of their protectors, that they have || found little time to

proclaim the usefulness, the absolute need of it as one of the most important commercial *utilities*. | Of late, however, there has been a growing disposition to exploit this secondary *function*, and the brightest business men of | the world are *hearkening* to the voice of wisdom as to this phase of protection.

Goods and buildings are results, | not causes. They proceed from and their value depends upon the organizing efficiency of managers, their *resourcefulness* and *farsightedness*. Because | of these qualities new ventures succeed; for lack of them old and established concerns disappear, for corporations like individuals grow || infirm. (301)

* * * * * * *

Fire insurance *indemnifies* against loss by fire, which is only a possibility. Business insurance indemnifies against loss by death, which | is certain, of the men whose brains, experience and character have made or are making the business a success. Their | services are assets of the company, and as such should be adequately insured.

Buildings, machinery and *merchandise* can be replaced | with money. Men and brains are harder to replace. Too often their loss is disastrous.

The demand for business insurance | is a logical one; it is the natural accompaniment of *modern* methods and specialized ability which requires as a fundamental || basis of business that *uncertainties* be *eliminated*, and which counsels a small fixed charge with commensurate benefits and safety, in | lieu of false economy with constant danger of disaster.

Business insurance furnishes financial compensation in case of the loss by | death of the services of the man or men upon whom the corporation or firm must largely depend for present | prosperity and continued success.

Of the nineteen men killed in the wreck of the Twentieth *Century Limited* at Mentor, Ohio, | two were officers and large owners in one of Cleveland's most prosperous manufacturing companies. As a result of complications due || to the untimely death of these two men, their corporation has to make a large issue of bonds. Corporation insurance | would have made this unnecessary.

Good will is property capable of being appraised, bought, and sold. In many cases it | is the main *ingredient* of value. It represents all the struggle, industry, tact, and judgment that makes success. In estimating | the worth of a business it is not infrequently recognized as more valuable than the buildings and machinery that make | up the physical plant. (585)

Philander C. Knox.

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so 198

SECTION 24—IRON, STEEL, AND METALS

501

The Eagan-Rogers Company,
Shenandoah, Pa.

Gentlemen:

In your letter of October 5 you wrote that you had received from us on September 27, a | *casting, pattern* 182887, weighing 147 lbs., return order R-5303. | This casting was returned because of *shrinkage* cracks. Since these shrinkage

cracks render the casting useless for the purpose for | which it was *ordered*, we returned it to you.

Very truly yours, (72)

502

Mr. Arthur Breen, Chemist,
c/o The John Worth Steel Company,
Butte, Mont.
Dear Sir:

We wish to call *your attention* again to our letter of February 23 in which we quoted | you a net price upon *pyrometer* equipment for the *critical* point *determination* of iron and steel.

We know that you | appreciate the quality of the apparatus we supply, and that you will not let a small first cost deter you | from ordering it.

We shall appreciate it if you will advise us if you are still in the market for | this equipment.

Yours very truly, (85)

503

The Harry Stoles Steel Company,
Geneva, N. Y.
Gentlemen:

Attention Mr. Green, Chief Chemist.

We should be pleased to furnish you with the *apparatus* you suggest for testing | *Tungsten* steel. If you will send us the *specifications* which you have had prepared, we shall build it for you. |

We are inclosing a little folder which we have prepared on the "Care of *Platinum.*" This may answer your problem | concerning its loss in weight after fusions with *sulphuric* and *nitric* acids.

Yours truly, (74)

504

The Concord Welding Company,
Concord, N. H.
Gentlemen:

Did you ever wish that you could buy high class welding rods at reasonable prices?

You can do it | by sending us your orders.

Our rods are made from carefully selected stock. They are free from all *impurities*, are | uniform, and have high *tensile* strength. By uniform we mean not only that the rods are close in size, but | that they will all flow alike. It doesn't matter whether you order them now or a year from now; they | will be the same in quality and price.

Settle the welding rod question once and for all by sending us || your orders.

Yours very truly, (105)

505

New York Central Railway Company,
Office of Purchasing Agent,
New Rochelle, N. Y.
Gentlemen:

Yours July 23[1]
File 504264—JAM[1]
Status of Shipments[1]

According to | our records the following shipments have been made:

Item #1 – 3 Wheels shipped July 8—Adams Express.
Item | #2 – 2 Wheels shipped July 5—Adams Express.
Item #3 – 3 Wheels shipped July 5—Adams Express.
Item | #4 – 2 Wheels shipped June 10—Adams Express.
Item #5 – 2 Wheels shipped June 27—Adams Express.

This | *completes* your order with the

[1] Included in the count.

exception of one wheel on item #2. The *original* wheel was *defective*, so we || were *obliged* to start a new wheel in process to replace it. It is expected that the new wheel will | be ready for shipment July 30.

Very truly yours, (129)

506

Mr. J. David Graham,
Spokane, Wash.

Dear Sir:

We *solicit* your orders for brass, bronze and *aluminum* castings.

Our foundry, equipped to manufacture high grade gear | bronze, and red and yellow brass, enables us to give you quality castings in these metals at reasonable prices.

VERILITE | aluminum alloys in twelve different grades are our specialty. VERILITE #1 is the strongest aluminum alloy for castings ever | offered, the strength being one and one-half times stronger than cast iron. Our large trade in this metal is | a good *indication* that we satisfy our customers on alloy castings.

Write or send us patterns, and let us make || up a sample order for you.

Yours truly, (108)

507

Kiddly Foundry & Machine Shop,
Mt. Vernon, N. Y.

Gentlemen:

Two out of three customers for Lupton Steel *Shelving* select a certain size and type, with bolted adjustment.

Because | of its marked *popularity* we are making this size our leader and manufacturing it in quantities. You can get any | reasonable order FROM STOCK.

The same size and type was chosen by the government after severe tests, for the Navy | Yards at Boston, New London, and elsewhere. Hence the name, "Navy Yard Type."

It is more than a useful size; | it is wonderfully strong, durable, easy to erect, and easy to adjust. And the price is not "*fancy*" but fair. ||

We couldn't tell the whole story here, so we put it in the *attached* folder. Don't miss it!

Drop us | a line and we will send a representative to see you.

Very truly yours, (134)

508

Mr. John A. Joplin,
4338 La Salle Street,
Stapleton, N. Y.

Dear Sir:

When I called on you yesterday you asked me to send you copies of our bulletins 866 | and 875. These we are sending to you under separate cover.

Bulletin No. 866 A | describes an equipment for determining the transformation points of steel which is being used by practically all the large steel | manufacturing concerns today.

Bulletin No. 875 describes an equipment for determining temperature. You will observe that we have | embodied in this bulletin the potent *potentiometer* principle in all the measuring instruments. This differs radically from the ordinary type || of millivoltmeter and enables us to obtain certain advantages which cannot be obtained with the *millivoltmeter* system.

Very truly yours, | (120)

509

The Prudential Worsted Mills,
Orthodox and Large Streets,
Philadelphia, Pa.

Gentlemen:

We take this occasion to thank you for your *courtesy* to our Sales *Representative*, Mr Joseph O'Brien, when he | visited you recently to explain the very *exceptional* merits of *COSMIC BRONZE* bearing metal; and we assure you that should | you favor us with a trial order, you may expect prompt and *efficient* service. We can make immediate delivery on | nearly all sizes of cored or solid bars and can fill orders on castings to patterns within a very few | days. We make it a point to give 24 hours' service on *emergency* jobs.

We are inclosing a folder || descriptive of our Cosmic Metal, and request that you read carefully the statement from our customers.

Yours truly,

P. S. | We also make a full line of bronze and brasses of a grade to meet government *specifications*. (137)

510

Mr. William B. Monroe,
Clarksburgh, W. Va.

Dear Sir:

Re: Your letter of March 31[1] Reference—LSN

We are pleased that you have found | our Parson's White Brass very satisfactory for some of your bearings.

When working under steam, *Parson's* White Brass will not | melt under a *temperature* of 250 degrees, which is about the temperature of the steam you are now | using.

If you could furnish us with a sketch or drawing of the bearing you use we might be able | to give you a little more definite information. Perhaps, after all, the best way is to make a test yourself || and see if the metal can be used.

We feel certain that if Parson's White Brass will not work under | these conditions no other babbitt will, as our metal has a much higher melting point than other babbitt metal on | the market.

Yours very truly, (145)

511

Messrs. West, Lake & Company,
Nashua, N. H.

Gentlemen:

This morning I called at Mr. Madison's office and saw Mr. White in regard to York & Central sample | *sheave*. I secured the sample we sent them on December 22, which is made of brass. Since this sample | has been returned to the office we are mailing them a *credit memorandum* for it.

The sample shipped Mr. Madison | on December 22 is similar to the sample we submitted on September 24, except that it is made | of brass. The *cross section* does not comply with drawing M-26105. It is evident that || the pattern from which the new sample was made was not changed, since it is an eighth inch thinner in | the cross section than that called for in the drawing. This fact, however, Mr. White would have overlooked had we | properly *drilled* the screw holes which support the hangers.

Can you drill these holes at once and resubmit the sample | within a week?

If so, please wire Mr. White immediately.

Yours truly, (172)

[1] Included in the count.

512

The Philadelphia Consolidated Die Co.,
327 Race Street,
Philadelphia, Pa.

Gentlemen:

We desire prices on steel dies for cutting *gaskets* from *Compressed Asbestos* Sheet Packing. These gaskets are to be | cut in large quantities and it might be desirable to have a die that would cut six or ten of | the small gaskets at one time. To do this it would be necessary to arrange a group of dies on | one backing.

We desire a die equipped with spring *ejectors*, to be used in a power die-press. The style | of the press has not yet been decided upon.

Would it be possible to make a die to cut through || more than one thickness at each stroke of the press?

We are sending sample of the material we wish to | cut into gaskets, and should you need a larger sample for experimental purposes, please advise us. This material will generally | be $\frac{1}{16}''$ thick, but it is possible that the thickness might vary.

We are sending a sketch of | one of the gaskets. You may quote us your lowest price on this size.

Yours very truly, (177)

513

Messrs. J. G. Green & Co.,
Chattanooga, Tenn.

Gentlemen:

On account of the great difficulties that aluminum *foundries* have experienced in getting aluminum *crankcases* and oil pans which | will not leak, we have recently made an aluminum filler for stopping leaks and filling up porous castings. It is | not an aluminum solder nor will it solder castings satisfactorily.

We are making a number of castings for one of | the large motor *builders* and we are having very little trouble with the castings which are treated with this filler. | Automobile industries will not accept castings if oil seeps through. For this reason automobile engine builders are using this filler. ||

If you are looking for a filler that will stop leaks, a trial order will convince you.

Aluminum filler is | sold at 70 cents per pound in lots of 100 pounds or more, and 60 cents per pound in | 500 pound lots, F. O. B. Muskegon, Michigan.

We are *prepared* to make immediate shipment upon receipt of your | order.

Yours very truly, (164)

ARTICLE 43—UNSUSPECTED GOLD MINES

From our great colleges and *universities* radiate *influences* throughout the whole world—influences having a direct bearing on the *development* | of our foreign trade—nay, more than that, influences that help to mould the *political* relations of this country with | other nations. So far as we know, *Christian* organizations are the only agencies which *appreciate* this situation, and in their | unselfish action of extending the helping hand are at the same time helping to solve a great business problem.

Suppose | you were studying in a strange land. Would not your *impressions* of that country be derived from your contact with || foreigners as individuals? As a rule Americans are very *provincial*. We lack consideration for the foreigner's point of view. The | proposition is not by any means an *altruistic* one. We should make these foreign

students feel at home. That is | a Christian duty, but it is also good business. In many cases foreign students have returned home with a rather | bitter and false impression of Americans and American ideals. And these foreign students, moreover, are usually men of influence in | their own countries. Their countrymen learn of America through them. It *behooves* us to see to it that they have || nothing but good to say about us.

Here is an *illustration* of the material *benefits*. A wealthy Japanese student, who | attended the University of Pennsylvania years ago, only recently placed an order of $2,000,000 in the Pittsburgh district. | More than that, the ideals that Japanese absorbed have led to his endowment of a college in Japan which is | a regular *distributing* center for American ideas, methods and good will. That Japanese was *thrown* into contact with the right | people. But unfortunately his case was *exceptional*. (287)

Anonymous.

SECTION 25—LEGAL

514

Mr. Robert L. Roberts,
410 Seventh Street,
Erie, Pa.

Dear Sir:

Joseph M. Force, *Referee* in *Bankruptcy*, has turned over to me as Trustee of the Metz & Roth | Company, your letter of January 30 in regard to your contract with his company.

The referee and I have *investigated* | the matter and I herewith notify you that I have *abandoned* your contract.

Yours very truly, (56)

515

Messrs. Clyde & Clinton,
Cohoes, N. Y.

Gentlemen:

I beg to acknowledge the receipt of your offer of September 22 for the entire manufactured output of | the Estate under our *administration*. Your offer was submitted to the Court for *approval*. An order was issued this morning, | confirming our agreement in full.

The first shipment is being made today.

Yours very truly, (55)

516

Mr. James C. Whitehill,
Phœnixville, Pa.

Dear Sir:

I sincerely recommend the appointment of a trust company rather than an individual as *executor*, for the burdens | of an executor are too heavy to be imposed upon anyone inexperienced in financial affairs.

A modern trust company is | superior to an individual because it combines in itself all the qualities for the required duties and provides not only | a representative whose *honesty* is *unquestionable*, but also an *organization* capable of taking complete charge of property of every description. |

Yours very truly, (83)

517

Mr. James M. Foster,
Long Beach, Cal.

Dear Mr. Foster:

We are returning under separate cover, as requested in your letter of March 31, the certificate | for $213.00, for 50 shares of the *Spencer* Manufacturing Company's First *Preferred* stock,

which was registered in | the name of Harriet L. Smith.

This certificate was returned by our New York Correspondent with the statement that the | following papers must be submitted to them before payment can be effected:

Certified copy of the will.
New York State | waiver.
Signature of the executor *guaranteed*.
Assignment of the Spencer Manufacturing Company *erased* and *erasure guaranteed*.

If you will have || these papers prepared and mail them to us, we shall be pleased to proceed with the collection and will credit | your account with the proceeds.

Yours truly, (127)

518

Mr. Joseph T. Henry,
Abington Apartments,
Revere, Mass.
Dear Sir:

You and every other American business man have suffered as the result of ill-advised laws working injury | to *legitimate* business. Wise business legislation must be based upon the judgment of men who know.

The Chamber of Commerce | of the United States was created only after the government itself had sought the united co-operation and advice of business | men.

Big, public-spirited men got behind it. They made a success of it. They did more to organize the | business forces of the country and marshal the opinion of American business men than had ever been done in the || whole history of American Commerce and Industry. They dispelled forever the slander that business men were too selfish to organize | and co-operate for the common good.

The National Chamber is an acknowledged power for good. It has a splendid record | of *accomplishment* toward *securing* just and *equitable* business legislation. Today it stands before the people and the authorities at Washington | as the spokesman of the leading business men of America, whose influence and co-operation are sought by the government.

In | the National Chamber you have on the ground at Washington a representative to serve you and render you the personal, || practical business service indicated on the attached slip. Rightfully used, this service alone is worth many times the membership fee | of $25.

We hope you will accept the inclosed invitation and join forces with us.

Very truly yours, | (240)

ARTICLE 44—LEADERSHIP NEEDED NOW

All sane optimism is based on the belief that America is to show a greater number of workers and a | smaller number of *loafers* than ever before. No real man is *blind* to the *serious* character of the problems that | must be solved, and no man possessed of reasoning power believes that law can create new wealth, or long continue | to protect created wealth, if the *systematic* creation of new wealth, by labor, is suspended by any large proportion of | the people.

"As we were" can never come again in the United States, for the new world conditions, born of || *devastating* war, force a recasting of our plans, a *re-energizing* of our national dower of *intelligently* directed energy. We are | to

become a nation of leaders or loafers—there is no middle ground. Pleasure-love has sapped much of the | old working habit of every division of the population. Not only does the worker demand more money; he does less | work. This is true at the top as well as the bottom of the ladder. "All work and no play | makes Jack a dull boy"—but, on the other hand, all play and no work makes Jack, or Jill, a || shirk. Pleasure-love has gone a long way in the direction of making us the land of the "Tee" and | the home of the "Jazz," instead of the "land of the free and the home of the brave." Sports are | good, in spots, for both master and man, but just now each must make some *sacrifice*, or all will pay | the bill. We have big work to do that can be done only by work, not by wishing. To drift | and dream and chase health and pleasure is a beautiful habit of life; but it is not American, and it || won't do here and now. (305)

Philadelphia Public Ledger.

SECTION 26—LOANS

519

Mr. Robert E. Thompson,
904 Dallas Avenue,
Covington, Ky.

Dear Mr. Thompson:

We presume that you will want to do "your bit" by *subscribing* to the Government War Loan. | If so, we shall be glad to file your subscription and to arrange all details without charge.

This loan will | be represented by bonds of popular denominations, possibly as low as $25, and will be free from all | taxes. The rate of interest is expected to be fixed at 3½ per cent. Complete details will | be given in a *forthcoming* announcement.

As the government is depending very largely upon the help of the banks in || the placing of this loan, it is our desire to co-operate just as fully as possible. We shall appreciate it | if you will place your subscription through us.

Very truly yours, (131)

520

Mr. Monroe B. Wilson,
1109 Grand Avenue,
Lowell, Mass.

Dear Sir:

You borrow and we lend, and as a good business man you want every advantage in your dealings | it is possible to obtain. So do we. When you place your *security*, your peace of mind, in a written | promise to pay, you want that paper to be in the hands of a person or firm who will not | betray your confidence, or the trust you have placed in them.

Your first consideration, therefore, should be the bank from | which you borrow; your second consideration, the rate of interest you pay, which should be low if the loan is || to be a profitable one for you; and your third consideration is the terms of repayment. These terms must not | prove *burdensome*.

When you need money, you will enjoy all of these advantages by dealing with this bank.

Yours truly, | (140)

521

Mr. William Butler,
1014 Aurora Street,
Anderson, Ill.
Dear Sir:

The American is a BIG, SAFE, *RELIABLE* institution; a company with the ability and willingness to serve you | honestly, *courteously*, and confidentially. Its standard of service is the result of many years of experience, and a constant and | sincere striving for improvement. The unprecedented and continued growth of its business is a recognition of merit.

From time to | time other companies have offered a service to our customers which has invariably convinced borrowers of our ability to serve | them more *quickly*, more courteously, and with greater consideration than any other company. In the minds of *discriminating* borrowers, in || the minds of those who know our service by actual experience, there never will be any other company as good | as the American.

We count on your continued *patronage* to *encourage* us in the policies of square dealing which are | our ideal.

Yours truly, (144)

522

Mr. Daniel McBride,
2416 North 20 Street,
Jacksonville, Ind.
Dear Mr. McBride:

Here is an opportunity to borrow from Fifty-two to One hundred dollars, at a rate provided | by law, from the oldest company of its kind in the state, repaying nothing on principal or interest until next | October. This offer holds good all summer.

Therefore, do not, for lack of money, miss a well-earned vacation.

We | are *licensed* and bonded by the Banking Department of Indiana. *Borrowers* are, therefore, fully protected. For twenty-five years we | have conducted an honest and legitimate money-lending business, and prospered because we have merited success.

During all these years || we have been improving and dignifying the small loan business, and number among our pleased patrons hundreds of *prominent* citizens. |

Please call and let us tell you in our private offices all about this *extraordinary* offer. We will cheerfully explain | every detail. No expense of any kind is incurred should you decide not to borrow.

Our business is strictly confidential. | Please keep this letter on file; you cannot tell when you may need money.

Very respectfully, (176)

523

Louisville Real Estate Board,
1126 Walnut Street,
Louisville, Ky.
Gentlemen:

You ask for an expression of our opinion respecting the mortgage situation in Louisville. We beg to state that | we feel that a spirit of co-operation among the Louisville financial institutions to employ all available cash for borrowers would | automatically help the *mortgage* situation.

While it is true that there are other *investments* that give higher returns, nevertheless the | financial needs of the country and our community require that the market should not be closed or even *curtailed* to | well-secured loans on real

estate. The home-buyer is at the *foundation* of good citizenship, and the housing of || the community depends largely upon available capital for buildings. It is, therefore, the duty of those interested to consider carefully | the effects of the present situation in counting the profits of the day.

Whether mortgages are paying the proper rate | of interest as compared with other securities may be a matter of opinion with individuals; but with institutions whose interest | it is to maintain financial *stability* in all departments of trade, it would seem to us that 6 per cent | on mortgages compares favorably with the *fluctuating* fortune of many bond issues. Mortgages, it must be remembered, have not shown || a dollar of loss in many years.

We may be conservative, but we have learned through experience that a well- | secured mortgage pays 100 per cent at maturity.

Very truly yours, (232)

ARTICLE 45—SAVE WHILE YOU CAN

Time and tide wait for no man.

At every tick of the clock a being is created, a soul is | called.

The rosy cheer of morning's rising sun soon gives way to noonday glare, which in turn *swiftly yields* to | evening's glow.

From *mystery* to mystery man's voyage is short. Some *linger* a little *longer* than others, but at best | all are under a *suspended sentence* of death. The average person's active life is about thirty years—9,000 eight | hour days or 72,000 hours.

Clearly, *if we are* to do worth-while things, there is not a || moment to lose. One hundred years from now in our "narrow cell forever laid" most of us will have been | forgotten.

But today is filled with possibilities; the decks of life are cleared for action; yesterday has been hurled by | Father Time into the list of things that were; tomorrow lurks in the shadows of uncertainty. So then now, this | day, this hour, this minute is ours to use.

Human beings, *infinitesimal* atoms in the hands of the omnipotent power | that colors the spring landscape and pierces night's darkness with the *twinkling firmament*, must be up and doing if they || are to merit *existence* at the hands of a *beneficent* deity.

Life's great voyage is one of charm, if our | eyes are opened to its beauty; it is filled with music, if our ears are attuned to the melody of | right living.

Wanton waste, practiced *profligacy*, eternal extravagance are sloughs of despond, but conservation of time and talent lead us | on into the green valley of *Thrift*. The first duty to ourselves and to those whom we love is to | *exercise* such *diligence* that when the call comes our house will "be in order." No more simple or successful method || has been devised as aids to success in life than the continual placing of savings into *securities* issued and backed | by the United States of America; namely Thrift Stamps, Government Savings Stamps, and Treasury Savings Certificates. (336)

Anonymous.

524

Messrs. S. F. Hayward & Co.,
105 North Eighth Street,
Birmingham, Ala.

Gentlemen:

The *chemical* engine which we recently *installed* in our plant was very helpful in saying our *buildings* from entire | destruction by fire which *originated* in an adjoining building. Our experience with this chemical engine has convinced us that we | should install one in our Rochester plant.

Very truly yours, (50)

525

Mason, Fenwick & Lawrence, Esquires,
Patent Attorneys,
Washington, D. C.

Gentlemen:

I have been working for some time on two ideas. One is a machine for household use similar to | the sewing machine but designed to knit *stockings* and sweaters. The other is for a *miniature* ice-plant to be | installed in *refrigerators*. The power for this plant is to be supplied either by service current or batteries. Do you | think either of these ideas worth my time and labor?

Receipt of such *literature* as you send out would be | appreciated.

Very truly yours, (84)

526

Messrs. David N. Peirce & Co.,
Central Falls, R. I.

Gentlemen:

In your letter of February 15 you ask if we could not arrange to have the two *trimmers* shipped | ahead of the other material for your plant. We regret to inform you that this is impossible on account of | the double expense of shipping, hauling, and installation.

As you know, we gave your agent a low figure on this | equipment, and it is therefore necessary that we take advantage of every saving. We will *endeavor* to forward the entire | shipment within the next few days.

Yours very truly, (89)

527

The Braddock Manufacturing Company,
Braddock, Pa.

Gentlemen:

I have your letter of August 1 notifying us that the four *Blount* Speed Lathes are ready for inspection | by the *underwriters*. I called at your office late Friday afternoon, but found that you had left for the day. | I will call again, however, after the underwriters' visit. I shall notify the underwriters today that the machines are ready | for their inspection and shall request them to make the inspection promptly.

I wish to thank you for your prompt | attention to our order and trust to see you soon.

Yours very truly, (93)

528

Lewis Yarn and Batting Company,
Fairmont, W. Va.

Gentlemen:

We understand that you are in need of a baling machine. We have for sale a first-class *Minnich* | baler, capable of making a tight bale of 500 pounds. If you are interested in a Minnich baler we | should like you to come to see it. Our lowest price is $100. The same equipment new, to-day, | costs $325.

We have recently replaced our *hand baler* with a machine press and therefore have | no further use for the hand baler.

Yours very truly, (90)

529

The Narricot Company,
Westboro, Mass.
Gentlemen:

We are shipping today the loom parts which you *ordered* on December 9 These parts are packed in six | cases, two barrels and one crate. The empty *warp* beams are packed in the six cases; the uprights in the | barrels, and the levers and the warping machine in the crate.

They will be shipped to Boston by boat, billed | in care of James E. *Mitchell* & Co. They will re-ship the goods from Boston to *Westboro* by rail. When | we receive the railroad bill of lading from the James E. Mitchell Co., we will mail it to you.

Very || truly yours, (102)

530

Mr. Clarence F. Young,
190 Lee Street,
Baltimore, Md.
Dear Sir:

We refer to general file No. 2260, Brake *Handles*.

We are pleased to learn that you | are making the aluminum samples which we suggested in our letter of December 5. It is *essential* that our salesmen | should be provided with full size working samples, as we cannot expect them to make much progress without them. The | regular handles are altogether too heavy to carry for any length of time. Consequently the aluminum samples will meet all | requirements, and will undoubtedly be of assistance in helping us to introduce the handles.

We suggest that you provide all || handles with the lever. The size of the handles is not so important as the weight.

Yours very truly, (119)

531

The Emersom Motor Company,
Manitowac, Mich.
Gentlemen:

Subject Proposition S. D. 47718.

With the exception of the *belting* from the motor to the | main line, and the belting for *driving* the milling machine, we propose to furnish the material *specified* in our *original* | quotation (as per copy inclosed herewith) for the sum of $1,320.00 net, *delivered* | and erected.

It is understood that we are to furnish only the material specified and the labor necessary to erect | it. If the *plaster* is cut in order to erect the material, or if there are painting and other general | repairs to be made, this work is to be done by you.

May we be favored with your order? An | early reply will secure our prompt attention.

Very truly yours, (130)

532

Mr. Roy L. Mancher,
Manager, Belmont Garage,
Binghamton, N. Y.
Dear Sir:

We wish to thank you for the *courtesy* shown our representative when he called on you recently.

We | trust that he was able to prove to your satisfaction the advantage of installing *INLAND* PISTON RINGS when *overhauling* your | cars.

The most prominent automobile engineers of today prefer the one-piece piston ring to multiple-piece rings. This preference | is due to the *simplicity* of the one-piece ring.

The fact that over 4,000,000 INLAND RINGS have been | sold in less than three years' time proves their superiority.

Don't forget to install INLAND RINGS in the next car || you overhaul.

Your customer will save money. You will make more money, and we will make more rings.

Yours truly, (120)

533

Purdy Furniture Co.,
1225 North Charter Avenue,
Amsterdam, N. Y.

Gentlemen:

The *status* of the *miscellaneous* station service equipment on your order #739,427, which | you requested in your letter of March 5, is as follows:

Motors for city water pumps have been *requisitioned* from | the job purchasing office, and figures are being obtained thereon.

Waterback pumps will not be included under the present plans | of the mechanical department.

Motors for house pumps will be furnished by the plumbing *subcontractor*.

Motors for drainage pumps will | be furnished by the Electric Company from equipment now at their old station.

We are awaiting the specifications from the || mechanical department on oil pumps, motors, motors for damper regulators, and motors for the refrigeration system. As soon as they | have obtained the characteristics of their machines, we will purchase motors for this equipment.

Very truly yours, (137)

534

Messrs. George H. Yerkes & Co.,
602 Arch Street,
North Yakima, Wash.

Gentlemen:

"RED-E" Lathe Tools are time savers, and a time saver is a money saver.

The "RED-E." Style | "X" Lathe Tool illustrated in the inclosed booklet will save its cost many times over, in any machine shop.

The | "RED-E" is the only lathe tool on the market that is drop forged from chrome, nickel steel. The "MACK" | Set Screw is guaranteed to be *unbreakable*, and the Cutter is *reinforced* with an electrically welded tool-steel insert.

The | "RED-E" line includes special lathe tools, boring tools, dogs and clamps. For your convenience we carry a full line || in stock and can make immediate delivery.

We have also a full stock of *Twist* Drills, *Reamers*, Taps and Dies, | Files, Milling and Gear Cutters, Norton Grinding Wheels, and Non-Grain Bronze. May we send you quotations?

Telephone Market 2115, | or mail the inclosed post card, and our representative, without obligation to you, will call and render you | every possible assistance.

Have you a "RED-E" catalogue? If not, advise us, and we will send you a copy | at once.

Very truly yours, (185)

535

Messrs. Richard D. Davis & Co.,
Newport News, Va.

Gentlemen:

On May 12, we wrote you with reference to the Thor Electric Drills, requesting that the officials who have | charge of this part of your equipment be given the information our letter contained. It will prove an advantage to | your mechanical employees to become *familiar* with the progress we have made in developing Thor Tools.

In order that they | may have an opportunity to gain this information, we

are inclosing a new circular #30, which shows the number | of *shipyards*, railroad shops, machine shops, boiler shops, foundries and automobile factories that use our goods. They have consumed this || year 67,322 parts. This enormous production was brought about by the satisfaction our wares | give. We are always anxious to co-operate with users of *pneumatic* and electric tools, regardless of make, so that they | may receive the greatest efficiency from our equipment.

Eliminate the cost of carrying in stock parts that are of several | different makes. Standardize on Thor Pneumàtic and Electric Tools and thereby reduce your *inventory* to a minimum. Also get our | exchange proposition on old worn-out tools; it will help you to make your change over at minimum cost.

Very || truly yours, (202)

ARTICLE 46—ARRESTED INVENTIONS

One might almost say there has been more *disappointment* at earlier failures than astonishment at the success recently achieved in | the field of invention. It is not in this section only of the wide field of invention that each *stage* | in the process has been curiously *hampered* by a difficulty about the next step. "The little more and how much | it is." Again and again a promising advance has been brought to a halt by an obstacle that, in the | *retrospect*, seems almost trivial. It may be that *generations* or even centuries pass before there flashes into some one's mind || the *illuminating* idea that enables this *hindrance* to be *surmounted*.

This arrest of invention has been *abundantly* illustrated in the | history of transit by land as well as by air. In view of the part that steam has played in | modern methods of *transport*, as well as in industry generally, one is amazed to learn that its use was anticipated | early in the Christian era. In a *treatise* written about A. D. 130, Hero of Alexandria describes a hollow | *spherical* vessel turning on an axis, which vessel was supplied with steam and driven by the reaction from escaping jets. || Yet the belief that there could be any *mechanical* value in the *expansive* power of steam seems to have *slumbered* | through the ages, not to awaken until the seventeenth century, when there began the series of experiments *culminating* in Watt's | famous invention of 1769. A crude anticipation of the modern railway existed near Newcastle-on-Tyne as long | ago as 1676, when coals were conveyed from the mines to the river along parallel rails of timber. | The story of the various *contrivances* that prepared the way for George *Stephenson's* railway engine is familiar to all students || of our industrial history. The motor-car of our own time certainly appears to be one of those inventions that | should have come earlier, when one remembers the road *locomotives* of Oliver Evans in America and of *Trevithick* in Wales | more than a century ago. Perhaps even the development of steam navigation might have been expected sooner, inasmuch as the | ship's paddle is only an application of the familiar water-wheel and the screw-*propeller* an extension of the vanes | of the windmill. (383)

Herbert W. Horwell in Discovery (London)

536

Mr. Edward Walker,
423 Pine Street,
Cincinnati, Ohio.

Dear Friend:

It costs the Red Cross *proportionately* less to handle a two years' subscription. This saving we gladly pass | on to you—and at the same time you protect yourself against *ever-mounting* publishing costs. Before long a two | dollar bill will not buy a single year's subscription to a magazine fit for your home. BUT TODAY, IF YOU | ACT NOW, it will keep the "Red Cross Magazine" on your library table for two whole years.

DON'T DELAY—SAVE | A DOLLAR. Send the coupon by return mail and solve your magazine problem for two whole years.

Sincerely yours, (99)

537

The Power Wagon Publishing Company,
544 Main Street,
Lynn, Mass.

Gentlemen:

Inclosed you will find my check for $5.00 for which please enter my subscription as follows:

The "Power | Wagon" for one year, beginning with the current issue and one copy of the "Power Wagon Reference Book" for this | year.

It is understood that the return of the reference book may be made within one week of its receipt, | and the money will be refunded and subscription *cancelled*, should the subscriber be dissatisfied with it. It is also understood | that if the subscriber's name is already on the "Power Wagon" subscription list the term of such subscription will be || extended for the period of one year from date of *expiration*.

Very truly yours, (114)

538

Mr. Samuel C. Rittenhouse,
406 South Craig Street,
Watertown, N. Y.

Dear Friend:

Your chance to save big money will be lost forever, unless you act at once.

For the last | time, EVERYBODY'S offers you the chance to make a big saving before its price goes up.

On December 15, EVERYBODY'S | will *positively* raise its yearly rate to $2.00.

Never—after the increase on December 15—can you get it | at the present low price.

The high cost of labor, paper, ink, etc., added to the *government's* recent raise of | postal rates, has forced magazines to increase their subscription price. Most publications have already raised their rates—but EVERYBODY'S will || give its old friends the following "last chance" to save big money before it raises its price.

To insure yourself | this big saving, fill out and return the post-card TODAY.

Mail it now—immediately.

Yours truly, (137)

539

Mrs. Ethel Crankshaw,
1040 Nassau Street,
Boston, Mass.

Dear Mrs. Crankshaw:

Have you decided yet what magazines you are going to subscribe to for the coming year? I | had fully expected

to see you about your magazines long before this, but the weather has been dreadful, and I | have been too ill.

If you are thinking of taking the "Woman's Home Companion" and the "American Magazine," I would | advise you to decide as soon as possible, as the combination rate on these two magazines will advance very shortly. | The "American Magazine" is now| selling for twenty-five cents (25¢) the single copy ($3.00 a year), || so you see the combination at $3.00 a year for both the "Companion" and "American" is a very *distinct* | saving.

The two-year subscription price of the "*Pictorial* Review," which is now $3.00, will also advance very shortly. |

Sincerely yours, (142)

540

Mr. John Zobe,
R. F. D. #1,
Leavenworth, Kans.

Dear Sir:

Some one has *remarked* that a dollar now purchases about fifty cents' worth of goods, and most of | us can testify that this is true.

There is, however, one exception.

During the *calendar* year just passed, the "Country | Gentleman" presented in reading and pictorial matter 13,785 standard pages. This material would fill fifty-two | volumes. Inside this folder you will find an analysis of the wide range of subjects discussed in the "Country | Gentleman" during the year. Next year these figures will be even larger. Our plans include issues of more than 100 || pages. They must, in order that we may print all the splendid articles that are flooding in.

You have | already had a taste of what this material is like. Your subscription expires with the issue in your hands. A | dollar mailed today with the enclosed form will guarantee that you do not miss one important copy of the "Country | Gentleman."

Very truly yours, (164)

541

Mr. John F. Bingham,
209 Baker Bldg.,
Lima, Ohio.

Dear Mr. Bingham:

Did you ever accomplish something you have been working on for years?

For six years I have | had an idea At various times I have explained it to business men. They have thought favorably of it. Perhaps | you can spare a moment to express your opinion.

Here is the idea.

Every so often some shrewd *executive* works | out an original plan for *financing* his business. He uses it; it works immediately. It enables him to expand or | it tides him over a hard period. But that is as far as it goes. Those men who have become || particularly successful in financing could exchange their ideas with others who have made big successes in money matters. Both would | profit.

My idea is simply this. For every article of 100 words, detailing how a business man met a | critical financial situation, I will pay $10.00. These articles will be published *anonymously* in the "*Columbian*."

Won't you send | us at least one article?

Yours truly, (167)

542

Mr. John W. Elder,
1540 South Dearborn Street,
Chicago, Ill.

Dear Sir:

Do you want the Home and Housing Number free? It is one of the most *valuable* numbers issued | by NATIONAL BUILDER during the year. It is so full of plans and details about all kinds of homes and | houses that it will be worth a pretty penny to you many times during the next year.

You can get | it free because you have been an old subscriber of NATIONAL BUILDER. Just send us $2.00 for a year's | subscription, or $3.00 for two years. That makes NATIONAL BUILDER cost you only 12½ cents a || month, and you get the Big Home and Housing Number free.

You must get your order in by August 1, | to secure this offer, because only a limited number of the Home and Housing issue will be printed in addition | to our regular subscription list. Send your order now; fill out the blank, attach your *remittance*, and mail it today. | Your money will be cheerfully refunded *pro rata* any time you are not satisfied with the superior help and service | of NATIONAL BUILDER.

Very truly yours, (186)

543

Mr. J. J. Bourdon,
Atlanta, Ga.

Dear Reader:

The splendid results obtained from the use of "CURRENT OPINION" in classes in English and current affairs lead | us to address you again upon this subject.

We feel that every high school should make use of some suitable | magazine as the basis of classroom work and we believe that no magazine is so well adapted to this purpose | as "CURRENT OPINION."

Every teacher who has used it testifies to the interest taken by scholars in the special topics, | the zest with which they apply themselves to the work assigned, and the extraordinary vivacity with which they discuss the || questions of the day so *lucidly* and *judiciously* presented in the well-selected articles on all phases of modern affairs | contained every month in "CURRENT OPINION."

Let us send you copies of the November number for distribution among your brightest | students. We will at the same time send you our lesson plans for November.

A postcard request will bring you | as many copies as you wish for the test. May we not have the pleasure of cooperating with you in | the introduction into your school of this fascinating and thought-stirring educational plan?

Very truly yours, (196)

544

Miss Laura Warren,
44 West Allen Street,
North Adams, Mass.

Dear Madam:

We trust that it may not come as too much of a shock to you to learn that | your subscription to *VANITY* FAIR has expired. We hope sincerely that you will wish to renew it. The *renewal* will | cost you three dollars.

We know that three dollars is a lot of money, when considered from the point of | view of carfares, postage, evening papers, etc.; but it is a small sum when considered from the point of

view | of opera tickets, editions de luxe, vacation trips and *restaurant* checks.

It all depends on the point of view.

The || only question for you to decide is whether or not a year of VANITY FAIR is worth three dollars to | you.

More than eighty thousand people believe that it is worth that to them. They invest in twelve issues full | of humor, cheerfulness, satire, and charm. These keep them posted on all that happens on the stage, in art, in | sport, in every new movement of our *hectic civilization.* There is not a notable player anywhere in the world whose | picture does not appear some time during the year in VANITY FAIR; and there are hundreds of the lesser stage || lights —in many respects as interesting as the stars.

Is all this worth three dollars to you?

What else can | you spend three dollars for, that will give you more satisfaction, more entertainment, more of a sense of being a | part of the world we live in?

You are not required to pay a luxury tax on VANITY FAIR. Doubtless | the government considers VANITY FAIR a necessity, not a luxury. We hope you do, too, and inclose a card to | *facilitate* the expression of your sentiments.

Very truly yours, (289)

ARTICLE 47—HAVE YOU CEASED TO STUDY?

A man named Brown and a man named Black graduated from high school and entered business in New York at | the same time. Both made rapid progress. At twenty-five each of them was drawing $2,500 | a year.

"Coming men," said their friends. "If they are so far along at twenty-five where will they be | at fifty?"

Black went on. At fifty he was president of his company, with an income of $25,000 | a year.

But something happened to Brown. He never *fulfilled* the large promise of his youth; at fifty he || had hardly advanced beyond his thirty mark.

What was it that happened to these two men, of equal education and— | so far as the world could judge—equal ability?

I will tell you.

Brown became satisfied. He ceased to study; | which means that he ceased to grow.

Black has told me that when he reached $5,000 a year | he said to himself: "I have made a good start. Nothing can stop me if I keep my health and | keep growing. I must study, study, study. I must be the best informed man on our business in the United || States."

There is the difference. One stayed in school; one did not.

The position you *attain* before you are twenty- | five years old is of no particular credit to you. You gained that simply on the education your parents gave | you —education that cost you no *sacrifice.*

But the progress you make in the world after twenty-five—that is | progress that you must make by educating yourself. It will be in *proportion* to the amount of study you give | to your work in excess of the amount the other man gives.

Analyze any successful man and you will find || these three great facts: He had an aim. He worked. He studied. (312)

Bruce Barton—*Every Week.*

545

Walworth Manufacturing Company,
245 Arch Street,
Allentown, Pa.

Gentlemen:

We trust *that you are* in a position by this time to advise us *definitely* when your mill will | make shipment of the *balance* of the *material* still due to complete our order B-3563.

Yours | very truly, (42)

546

Messrs. E. C. Palmer & Co.,
Dallas, Texas.

Gentlemen:

Look over your plant well to make sure that air conditions are not putting your men at a *disadvantage.* | Look well into the many ways in which IGL *Ventilating* Equipment can be used to speed up drying, | cooling, and heating. The inclosed card will bring you expert advice without obligations. Mail it today.

Yours very truly, (59)

547

Messrs, G. H. Wright & Co.,
402 Fulton Street,
Bay City, Mich.

Gentlemen:

We take great pleasure in informing you that after January 1 the *undersigned* will take over the business of | manufacturing THE WRIGHT ROLLING *CANVAS* CURTAINS, which is now conducted by A. D. *Zimmerman* & Company.

The increase in orders | and the close attention needed for the *construction* of these curtains requires us to give all our time to the | business.

Your patronage in the past was greatly appreciated and we solicit your future business, with the assurance that the | same attention will be paid to your orders as we formerly gave.

Very truly yours, (95)

548

Mr. Nicholas D. Alaways,
421 South Fourth Street,
Tacoma, Washington.

Dear Sir:

To attain the greatest efficiency in your brick *masonry,* you must always use the very best materials. Good | *furnace* cement of known *stability* is one of the most important *adjuncts* of a successful job.

Baco Furnace Cement is | especially made to meet the exacting conditions of *up-to-date* practices and is prepared by "those who know." Baco | Cement is a carefully prepared *refractory* compound made for your particular requirements and fully described in the inclosed folders.

Finely | powdered, packed dry in barrels, ready for use by adding water, it has greater bulk pound for pound than any || other cement on the market.

The price of Baco in barrel lots is 3½ cents per pound; | in ton lots 3 cents per pound. Special prices will be gladly furnished for larger quantities. Trial orders, absolutely on | approval, are solicited. We always have a large stock on hand for immediate delivery. Use Baco Furnace Cement and save | money.

An invitation to have our representative call will prove profitable.

Yours to serve, (174)

549

Crown Dyeing & Finishing Company,
2713 Jasper Street,
Oakland, Cal.
Gentlemen:

ATTENTION MR. BAILY

Your complaint concerning grease on some of the pieces of cloth we wove for you has | our attention. Upon investigation, we have found that the *weaver* whose piece number you gave us has been oiling the | ends of warps with loom oil.

We have taken immediate steps to have the oiling of the ends of the | warps stopped. Should you find other grease stained pieces, notify us of the piece numbers, in order that we may | be sure that this does not happen again.

We have at times *authorized* the use of coal-oil with a || spray to help warps to weave; and apparently weavers thought that if coal-oil can be used, other oil can | be used also.

We trust that you will make a special effort to cleanse these pieces thoroughly, and you can | depend upon it, every effort will be made to prevent a *recurrence* of the trouble.

Very truly yours, (158)

550

The Bogardus Machine Company,
Detroit, Mich.
Gentlemen:

Attention Mr. John Hecks

There are in every plant surplus materials and equipment which are in usable condition and | for which there is a demand. To locate buyers for this surplus material and equipment is the manufacturer's problem.

We | feel, therefore, that there is an opportunity for us to render a distinctive service to our customers and friends by | assisting them to dispose of their surplus material without expense to them. To accomplish our purpose, we have organized a | department to be known as the "SPECIAL SERVICE DEPARTMENT." This department will *compile* a list of materials and will *distribute* || it *periodically* to a large number of concerns. Therefore, if you have in your plant any kind of mechanical equipment | that you are desirous of disposing of, and will fill out the attached list, we shall be very glad to | have it incorporated in our next *bulletin*.

Please remember that this will be done without any obligation to you and | as part of our programme to render SERVICE wherever possible.

Yours very truly, (173)

551

The Armstrong Cold Storage Company,
Omaha, Nebr.
Gentlemen:

Another summer gone, with its *trials* and troubles, and *pleasures* and *profits*. The profits, we hope, have been good | ones—they need to be in these days. Another summer is coming, and the time between—from now until spring— | is the time to make next summer's troubles less and its profits more. If you have had losses in your | plant, check them up while they are fresh in your *memory*, and provide against their *recurrence*.

How about your brine | and ammonia lines? If they have not been properly *insulated*, your loss has been larger than you may realize. There || is a difference between just covering pipes and really insulating them with *Nonpareil* Cork Covering. Just cover-

ing them may save | a large part of your bare pipe loss until the covering gets wet—and then its saving will be *negligible.* | Nonpareil Cork Covering saves 80 per cent of the bare pipe loss when it is put on, and keeps on | saving 80 per cent for a good many years.

The *folder* inclosed will tell you something about cold pipe insulation. | But you should have the big book, "Nonpareil Cork Covering for Cold Pipes," with its detailed information on pipe line || losses and other interesting information. A copy will be supplied without *obligation,* if you will mail the card today.

Very | truly yours, (222)

552

Messrs. E. C. Palmer & Company,
Bluff Hills, Mich.

Gentlemen:

Measure your man power—your shop production—not by the total number of your employes, but by their physical | fitness under the conditions in which they must breathe and work.

Keep in mind that a man can go days | without food and live, but deprive him of fresh air for five minutes and he will die.

Clean, fresh, *invigorating* | air is the life force of man power. It is a factor in business efficiency that you and every other | employer must eventually recognize, if you propose to *enlist* the better class of workmen.

In nationally known concerns men chart || every working motion of an employe for cost records, and such concerns have long employed fans and blowers. They know | for a certainty that correct *ventilation* is an important element in maintaining the working force in contentment, good health, and | physical efficiency.

You will never fully realize the value of ventilation equipment until you have adopted it. It will pay | dividends in smiles, rosy cheeks, *perfect* attendance, increased shop production and efficiency which cannot be fully estimated in dollars and | cents.

Very truly yours, (184)

553

Mr. William C. Craven,
1710 Pine Street,
Philadelphia, Pa.

My dear Mr. Craven:

Inclosed you will find a list giving the area of our various shops, and also a | list of the machine tools now in the machine shop, with their make, size, age and present condition.

The machine | shop, as you know, has never been fully equipped, and, in order to take care of the growth which is | now upon us and to do all the work under contract, there should be added the following tools:

3 *Standard* | Engine Lathes, 12″ x 5′, fully equipped and with 1–10″ chuck.

1 Standard Engine Lathe, || 14″ x 6′, fully equipped and with 12″ chuck.

1 Standard Universal Milling Machine, size equivalent to | No. 1A Brown & *Sharpe* Manufacturing Company make, to be fully equipped with collects, arbors, index centers, etc.

1 | Medium size, single acting, direct, *plunger* Arbor Press.

While not *absolutely essential* there should be added a 22″ | x 22″ x 6′ Planer.

You will observe that, among the

lathes now on hand, there are | two which we consider in very poor condition. These should be *replaced* by lathes of a similar size.

Yours very || truly, (201)

554

Acme Press Cloth Company,
Bethlehem, Pa.
Gentlemen:

If you, or any other textile manufacturer, depends nowadays on the ability of one or two manufacturers to supply | your various needs, there is a big chance of your being *disappointed* on delivery. Perhaps another firm you don't know | about can give you better delivery and even better goods.

It is *physically* impossible to know off hand all the | various sources of supply, but you can easily provide yourself with a practical means for getting buying information about any | product you need, together with the name and address of firms who make it. Over 50,000 buyers use this || system—they get their buying information from MacRue's Blue Book.

This book has the names and addresses of 35,000 | leading American manufacturers listed under the products they make and indexed and cross-indexed for almost instant reference. It | also has catalogues and selling talks of nearly 2000 manufacturers; the names of manufacturers listed under 17,000 *classifications* | of the products they make; and 10,000 trade names with the names and addresses of the *corresponding* manufacturers; to | say nothing of hundreds of additional pages of valuable information to buyers or men who specify.

If you have not || one of these books —America's greatest buying guides—you should get one and look it over. Let us send you | one on approval. Just fill in and mail the attached card.

Yours for better buying, (235)

ARTICLE 48—ARE YOU GETTING AHEAD?

There's a young friend of mine with a keenly *analytical* mind who thoroughly analyzes himself each year to determine whether | or not he has made any real progress during the previous year.

It seems to me that there is a | lot of value in the questions which this young man asks himself, and that others might do the same sort | of analyzing of themselves with considerable profit. So I am setting down the questions here in the hope that YOU | may find something in them which will help you to find out just how you stand and which will, perhaps, || point out to you the road which you should follow in order to make greater progress.

Here they are.

How | much have I saved during the year? In other words, how much more money am I worth than I was | worth a year ago?

What *expenditures* during the year were the least necessary and most *unsatisfactory*? How can I eliminate | these expenditures during the coming year, or get more value out of them?

What expenditures were the most satisfactory? Is | there any way by which I can get even greater value out of these same sorts of expenditures during the || coming year?

What advance have I made during the year in my job? What new *responsibilities* in this job do | I now have that I didn't have last year, or should I try to get a better position *elsewhere*?

What | have I done during the year

to prove my fitness for advancement to a better position with the company by | whom I am now employed? How can I further demonstrate this fitness during the coming year?

What were my major | mistakes during the past year? How can I *obviate* such mistakes during the new year?

What progress have I made || in the important matters of *self-confidence,* ability to think clearly and quickly, grasp of my job and of the | job ahead of me, ability to "mix" with men, *acquaintance* with successful men, ability to save money without getting stingy | or miserly and without cutting down on essential expenditures?

Do I dress right?

Do I keep myself looking fit and | talking fit and being fit for any task that comes up?

What—to be perfectly candid with myself—is the | greatest liability that I have in my battle for success? How better can I turn this liability into an asset, || than I am at present doing?

What definite goal do I want to reach by a year from the present | date?

How am I going to reach it?

It might be stated that the young man who asks himself these | questions each year figures that his year begins the first of May, as it was on the first of May | that he began his business career.

Isn't there a hint in all this for other young men who are anxious | to get ahead in the world?

Why not analyze YOURSELF NOW? (491)

Frank H. Williams, in Personal Efficiency

SECTION 30—MEDICAL

555

Messrs. Jones & Wheeler,
64 Hill Street,
New York, N. Y.

Gentlemen:

Quinine Bark

In your letter of March 19 you informed us that you will shortly have a limited *quantity* | of quinine bark for sale.

Please quote us your best price on quinine bark and when you could deliver one | car; also advise us of the name of the *importer.*

Your prompt attention to this letter will be appreciated.

Very | truly yours, (62)

556

Mr. Thomas L. Lambert,
233 Manbus Street,
Schenectady, N. Y.

Dear Sir:

We could tell you many facts regarding the merits of *Medicated* Soap, facts that have developed in our | own *investigations* and trials, and facts that other *disinterested* people have written us and told us. None of these people | are at all obligated to tell us of the gratifying results obtained by using Medicated Soap and Ointment.

In presenting | the matter to your attention, we believe it is a better policy to let the man who achieved results talk | to you, as he does in the inclosed facsimile letters.

Medicated Soap does not Contain *Carbolic* Acid.

Yours very truly, || (100)

557

Miss Marion Dexter,
445 Norwich Street,
Troy, N. Y.

Dear Miss Dexter:

We desire to thank you for your visit to our office and to express the hope that | your glasses are proving satisfactory. If there should be anything that is not to your satisfaction, won't you call and | let us *adjust* it?

It is our desire to give you such complete *satisfaction* that you will tell your friends | about us; we cannot expect you to do this *if we do not* make it our business to see that | you *derive* the utmost comfort and pleasure from your glasses.

We keep a complete copy of your prescription on our || files and can replace any broken parts or make a new pair of glasses without another examination. Our mail, messenger, | and telegraph service is sure, prompt, and reliable.

We shall be glad to have you call to see us at | any time.

Yours very truly, (145)

558

Mr. Robert G. Hogan,
406 Walnut Street,
Little Rock, Ark.

Dear Sir:

Please read and consider *carefully* the contents of this letter. MOUNTAIN VALLEY WATER is a natural *mineral* water, | and the greatest *diuretic*, solvent, and *eliminant* in the world. It is pure, palatable, and delightful to drink, and has | wonderful healing and *curative* properties, containing 352.86 grains per M of various kinds | of salts.

It has also been pronounced by *chemists* as being Radio-Active.

This water is truly wonderful in its | effect upon persons using it as directed, who are afflicted with Bright's *Disease*, *Diabetes*, Dropsy, *Cystitis*, Gout, *Rheumatism*, or excessive || acidity. This water removes inflammation, reduces blood pressure when it is high, and eliminates acid.

If you are a sufferer | from any of these ills, we earnestly recommend that you give this water a fair trial.

Yours very truly, (139)

559

Miss Charlotte A. Walcott,
635 Tivoli Avenue,
Yonkers, N. Y.

Dear Madam:

The thought came to us the other day as we were loading our *delivery*, that we could possibly | be of greater service to you. You probably do not know that a telephone call will bring anything in our | store to your door. Our delivery passes your door probably every day. Why not take advantage of it? It would | be a pleasure for us and a service to you.

Our prices are consistently LOW and we guarantee the quality | of our merchandise. You can't buy cheaper anywhere in town. We are the Safe Drug Stores. We guarantee you safety.||

When you want a prescription filled there should be but one thought in your mind—that of safety. Our experience | and knowledge in these matters has been tested and proven. We *specialize* on prescriptions and do special *analytical* work for | many physicians. They will tell you that we are the Safe Drug Store.

A new feature of our business is | that of ice cream delivery. We deliver two quarts or over of Abbott's Ice Cream in the new sanitary package | or in bulk.

Just call Yonkers 1406 and our delivery will bring to your door anything in our || store that you may want.

Very truly yours, (208)

560

Mr. George L. Teller,
72 West Adams Street,
Indianapolis, Ind.

Dear Sir:

We think you owe it to us as well as to yourself to acquaint your friends with our | KEEP WELL SERVICE and tell them of the good work we are doing.

Our past as well as the present | speaks for us. The present Columbus *Laboratories* were chartered in 1893 by Dr. J. A. *Wesener*, Professor of | Chemistry of the School of Medicine, University of Illinois, Dr. Adolph Gehrmann, Professor of *Bacteriology* and Hygiene, and Dr. W. | M. Harssha, Professor of Surgery, both of the same school.

The Columbus Laboratories have always kept up a high standard || of efficiency and of thoroughly scientific work, and from the beginning have been known as a strictly medical laboratory for | the use of physicians only. The institution has steadily increased the scope and extent of its equipment and organization till | it occupies a unique position among laboratories because of the nature and the variety of work done.

The KEEP WELL | SERVICE is but one of the features of these laboratories, and it is made more efficient and more valuable to | its subscribers because of the breadth of view which is brought to it by minds active in other closely *related* || *scientific* studies.

We should like to send your friends literature explaining the KEEP WELL SERVICE. We assure you they will | not be annoyed by personal solicitation. If you will favor us with their names, your name will be *withheld* unless | you instruct us to the contrary.

Very truly yours, (249)

ARTICLE 49—MUSIC IN THE HOSPITALS

An *analysis* of the desires of people and the relation of these desires to the existing mood is worth studying. | In normal life most people want music in keeping with their present mood or humor. Also in normal life *energizing* | and *stimulating* music is most often desired.

It is a different problem, however, to determine the kind of music which | should be given to the *listener* under given conditions. It seems evident that the existing mood of the listener is | a minor factor. This does not mean that differences in the listener's temperament, his experience, his familiarity with various kinds || of music, etc., are not vital factors. It does mean, however, that the music has some dominant quality which awakens | in the listener a characteristic response. The *physiological* increase or decrease of energy is directly dependent upon the music and | is but little influenced, except in quantity, by the already existing mood of the listener. This point is particularly *significant* | here.

The reports from the use of music at Ward's Island say that "after musical treatments patients were less disturbed |

through the night, and the results show that the curative effect was at least prolonged for some time." Any stimulus || which in waking life gives a pleasant effect rarely appears other than pleasant in one's dreams. Similarly any stimulus which | is unpleasant in waking life does not produce pleasant dreams. It is important, therefore, to make the last waking hours | as pleasant as possible.

The secret of much of the improvement which nurses are able to bring about in patients | is very simple, and yet one which is difficult to accomplish. By various means the patient's mind is kept off | his physical condition. Just as hiccups and toothache may disappear if the patient's mind is distracted to something else, so || the body may improve when the patient's mind is taken from his suffering and pain. And the substituted stimulus may | actually prove beneficial.

The intelligent use of music must be based not only upon a *familiarity* with the fact that | music does not have an effect upon the listener, but a knowledge of the *how* and the *why*. The sensory | effect is the most *fundamental* and the one which must ultimately lead to the most accurate physiological results. The imaginative, | associational and emotional factors must, however, be taken into account. We have entirely too few records of the use of || music in various illnesses. (404)

The Literary Digest.

SECTION 31—MUSICAL

561

Mr. Howard F. Mills,
886 Mechanic Street,
Seattle, Wash.

Dear Sir:

We regret the delay in filling your order of December 8. We certainly have been busy. The hum | around a *beehive* has been like a *dirge* compared with the hum around this plant since Uncle Sam began asking | for drums and supplies. We *thought* that with the ending of the war things would ease up a little, but | the demand for Perfection goods was so *intensified* by the war that, with all our factory expansion, we have not | been able to catch up to the extent that prompt shipments could be promised in every instance.

Very truly yours || (100)

562

Mr. Harvey T. Oakes,
188 Pine Street,
Wilmington, Del.

Dear Mr. Oakes:

We are indeed sorry you did not receive a catalogue with our letter of recent date. The | *carelessness* of *employees* is one of the things we find it *hardest* to remedy.

We are quite sure that you | will find a full *assortment* of *Song-o-phones* at the store of Mr. H. L. Morris, 151 North Eighth | Street.

There are other dealers; but we sell directly to jobbers, and they supply the small dealer; therefore we are | not familiar with their names. Mr. H. L. Morris, being a jobber, usually has a complete assortment of Song-o-phones on || hand.

Yours truly, (103)

563

Mr. William F. Martin,
490 Marshall Avenue,
Oakland, Cal.
Dear Sir:

Prices have advanced since our last catalogue was printed, but we have held them down to the lowest | possible notch. New price lists will be issued soon, but at the present time, by inclosing a small deposit, you | can order goods sent C. O. D. with the assurance that the lowest possible price will be charged.

Perfection Bells | are more popular than ever. It seems every drummer is trying to include Perfection Bells in his *outfit*. Number 220 | Bells now cost $35.00 net, and Number 221, $30.00 net.

Order early what you || need, to insure prompt deliveries.

Very truly yours, (108)

564

Mr. Andrew St. Johns,
901 Locust Street,
Atlanta, Ga.
Dear Sir:

We thank you for your order for the Model IX *Musicola*.

As explained in our Bargain Counter Catalogue, | from which you made your selection, we had only a limited *quantity* of these and they were all sold before | your order reached us.

Rather than disappoint you, we are shipping one of our New Model H Musicolas, which is | shown in our large catalogue at $130.00.

While this instrument costs us considerably more than the Model | IX, we are charging you only $98.00, the price you expected to pay, giving you the benefit of || the saving of $32.00 offered in our special catalogue.

By referring to the catalogue description you will see | that the Model H follows about the same line of cabinet design as the Model IX, and is equipped with | the same high grade motor, tone arm, and reproducer.

We feel confident that you will be pleased with the Musicola | we are sending you.

Yours very truly, (167)

565

Mr. John H. Hammond,
Fourth & Brown Streets,
Wichita, Kans.
Dear Mr. Hammond;

Your request for information concerning the prices of certain musical instruments comes at a time of more | or less market uncertainty.

We carry a large stock of Deagan *Xylophones* and Song Bells and we have some stock | in transit that was purchased before the price advanced on September first. These we will sell at the old price. | Your saving on the #865 Xylophones, for instance, would be $17.50.

The Deagan Junior | Xylophone is a handy instrument for the dance drummer. We have about fifty of these instruments in stock, at the || old price of $15.00. Our floor stand is listed at $5.00 and the carrying case at $5.00. | All of these prices are net.

The Vega, *Orpheum* and Weymann Banjos and *Banjo Mandolins*, as well as strings and | *accessories*, are carried in stock. Tell the banjo players in your orchestra, when they want prompt service, to place their | orders with us.

Very truly yours, (166)

566

Mr. K. Y. Upton,
Durham Building,
Akron, Ohio.
Dear Sir:

True-Tone Instruments are best. We are mailing you our latest catalogue, which will give full particulars regarding | *True-Tone Instruments* and their prices in the various models and finishes.

For the convenience of our customers in your | vicinity we have established a branch sales agency with Weymann & Son, 1108 Chestnut Street, your city, where | our instruments are carried in stock and where you can examine them and make a personal selection. This arrangement affords | our customers better service than could be obtained direct from the factory. The instruments are sold by the agency at || the same prices as are listed in the catalogue. We trust you can arrange to call upon our agent, or, | if it is not convenient to call, to write them explaining your wants. We are writing the agency concerning your | inquiry, and they will be glad to help you in any way possible.

We thank you for your inquiry. If | we can be of further personal service to you, let us know.

Very truly yours, (175)

567

Mr. David Cushing,
Tulsa, Okla.
Dear Sir:

This company was *petitioned* into *bankruptcy* and the Court appointed me one of the receivers to *administer* the | estate.

Upon examining the inventory on hand, I find that the estate possesses up-to-date, good stock, in perfect | condition, to complete about two thousand pianos and player pianos. Permission was obtained from the Court to operate the shops | of the bankrupt and manufacture pianos for a limited time in order to turn this merchandise, in part or all, | into cash.

It is the opinion of the receivers that a selling *campaign* might not be to the best interests || of the *creditors*, and I am charged with the disposal of the pianos that are and will be manufactured under | the receivership. I prefer to sell the entire output to one house, and knowing you are in a position to | buy in very large quantities for spot cash, I am willing to sell the instruments manufactured considerably below the market | price, and invite your offer in the matter.

Yours very truly, (171)

568

Mr. Harry Thompson,
862 Hartford Avenue,
Mobile, Ala.
Dear Friend:

Many of our piano and player-piano customers have also purchased Victrolas from us. There is so much | added pleasure in having both a piano and a Victrola that "no home seems complete without a Victrola."

Think of | sitting down, on a winter's evening, and having John *McCormick* sing one of those famous old Irish ballads. Or you | may have Alma Gluck sing that famous old song, "Carry me back to old Virginia"; or you may hear *Sousa's* | own band, playing "The Stars and Stripes Forever."

Never have there been enough Victrolas at Christmas time to fill all || orders, and there will not be enough this year. Many people who ordered Vic-

trolas at the last minute last Christmas | did not receive them until late in the spring. By ordering now, you are guaranteed immediate delivery or Christmas delivery | whichever you prefer. Fill out and mail us the inclosed postal card, and we will send you our large illustrated | catalogue with prices and full explanation of our special plans of easy payments.

Very truly yours, (176)

569

Mr. Thomas N. Fell,
918 Pullman Street,
Kansas City, Kans.

Dear Sir;

We are unable to tell from your letter just what the trouble is with your *Silvertone* Motor. Before | shipment is made, we carefully inspect every instrument to see that it is in perfect condition, and with ordinary care | it should give many years of service without repair or replacement of any part; yet it may be that a | *defective* part has escaped our inspectors.

The trouble you mention may be from various causes. Perhaps it is due to | a wrong adjustment of the governor, to a defective spring or to the spring's becoming unfastened. The hardening of grease || or *graphite* will interfere with the working of the motor. This can be overcome by running the motor in a | warm room for an hour or so. The turntable spindle may not be true, or the *turntable* may be rubbing | against the brake.

We suggest that you try to adjust the motor by following the inclosed instructions. If you are | not successful, return the motor attached to the board by express collect, using the inclosed paster and answering all the | questions on the other side of this letter. Upon receiving the motor, we will see that it is put in || first class condition and return it to you promptly.

Yours truly, (211)

570

Mr. Wilbur F. Ashmead,
1398 Monmouth Street,
Newark, N. J.

Dear Sir:

The Perfection *Booster* Drums, concerning which you make inquiry in your letter to us of January 10, are | made in three sizes, 14″ x 14″, 14″ x 15″ and 14″ x 16″, | and either the thumb-nut rod or independent style costs $30.00 net. This is the best drum proposition on | the market. We should be glad of the opportunity to prove the superior qualities of the Perfection Booster Drums.

Our | Band Instruments department carries in stock the C. G. Conn, and Grand Rapids Line Band Instruments. We take drums in || exchange for band instruments and band instruments in exchange for drums. If the *cornet* and *trombone* players in your orchestra | do not have a *Jazzeroo* mute, suggest that they procure one. The cost is $1.00 each. We will promptly | refund their money if they want it.

Jazz music is still very much in demand, and the *Jazzerup* Bells and | *Quartette* Blocks are the popular Jazz instruments for the drummer.

If your address has been changed since we last wrote | you, will you kindly let us know so that we may correct our mailing list? New goods are being received || daily and we want to keep you posted.

Thank you, (210)

ARTICLE 50—THE STRANGEST THING IN HISTORY

Time, which cannot pause or even *hesitate*, is standing still.

The *Joshua* halting the *ceaseless* order of the heavens is | the moving picture. Through it the *transient splendors* of yesterday become the enduring *decoration* of *infinite* tomorrows, the *casual* is | *transmuted* to the eternal, and youth and beauty *linger* forever in the fields of June.

The camera crank seems to | be measuring *Einstein's unthinkable* fourth dimension.

It is the strangest thing in history.

Of course we do not realize all | this, because we are those privileged to stand in the new day's dawn. The *recognition* of the moving picture is || almost an event of last week; its children are still children; its first heroines are still romantic.

The *miracle* will | be the miracle when an old, old man whispers to another old, old man—as the summer sunshine of long | ago leaps lightly across a library wall on a wintry night—"That pretty girl in the queer, old-fashioned frock | was my great-great-*grandmother*, Mary Pickford!" Or when the hundredth comic film king digs a dusty reel from his | vault and murmurs, "This odd little chap was the laughing daddy of us all, I guess. Let me see . . . what || was his name . . . *Chaplin?* That's it!"

Our *ancestors* left *idealized portraits* and *elocutionary* memories of their best moments. We have | no news-reel of George Washington; we have only the majestic idealization by Gilbert Stuart. Napoleon before a Bell & | Howell[1] might have seemed less an emperor and more a funny little fat man.

What are we doing, in front | of these magic windows of *immortality?* No longer can any *generation* live for itself, or even play for itself. We | belong to all the tomorrows, and our little crowded hour only seems so; it is really the leisurely afternoon of || a thousand years.

To be sure, only *fragments* of our miles of film will endure; but who knows just what | those fragments may chance to be? Half of all history is made up of *inconsequentialities*. So photoplay-making is a | *tremendously* serious thing. The *judgment* of *decades* and even centuries to come may be suspended over a thoughtless effort of | today.

You pioneer authors, actors, *directors*—some of you are destined to be *immortal!* Shall you be remembered as Evangels | or Judases of your art? It is within your power to choose. (392)

Photoplay Magazine.

SECTION 32—OILS

571

Mr. Charles P. Gough,
4039 Arcade Building,
Seattle, Wash.

Dear Friend:

Last March I purchased a Ford touring car. About the same time an advertisement of *oils* attracted my | attention and through a study of the booklet sent me by the oil company, I decided to use their medium | motor oil.

I drove the car through Oregon, Idaho, Montana, North and South Dakota, and Nebraska, over varied

[1] Moving picture camera.

roads. This | oil was used for about 9000 miles, according to instructions, and I had no engine trouble, even though I | had never driven a car before. I feel that I saved enough on expenses through using this product to enable || me to buy a new car.

You may rest assured that I will *continue* using and *recommending Veedol.*

Sincerely yours, (120)

572

Mr. Allen R. Thompson,
Providence, R. I.
Dear Sir:

Oil breaks down in motors, but how fast? That is the one certain test of QUALITY. Any novice | can discover the answer right from the driver's seat, if the answer is *determined* by the way the oil lasts. | Heat destroys the *fossil* units in oil, leaving useless carbon. QUALITY oils offer a greater resistance to heat; they break | down slower and, in consequence, last longer.

The next time you buy oil for your engine, observe how many miles | you get for your money. Then make *exactly* the same test with our motor oils. What you save in a || year through using our motor oil will more than pay for all the grease and special gear compound you use | on the rest of your car.

Wherever you see our *trademark* you can buy our products.

Very truly yours, (139)

573

Mr. A. Ludlow Clayden,
25 West 49 Street,
New York, N. Y.
Dear Sir:

One of the chief causes of automobile engine troubles is cheap oil. The motorist who drives up to | a garage and takes any oil that is offered, is measurably *shortening* the life of his car. By paying a | little more for an oil of a known quality, the average car owner can do away with a large percentage | of his engine repair bills.

My experience has satisfied me beyond all question that good oil not only reduces my | oil expense but that it very greatly reduces my up-keep expense.

Before I discovered a good oil I needed || a new set of *pistons* and piston rings after about 12,000 miles of running. I have been using a | good oil now for the last 20,000 miles, and my pistons and piston rings are in perfect condition.

Yours | truly, (141)

574

Star Garage,
8 West Belton Ave.,
Wichita, Kans.
Gentlemen:

You will doubtless be pleased to learn in advance of this new idea in the selling of *lubricants.*

The | Sun Company, one of the oldest and largest oil *refiners* in the country, has placed an order with us for | an *extensive* advertising campaign on *Sunoco* Motor Oil which is to begin at once.

We are giving you this information | in advance, as we believe it is well worth your time to thoroughly investigate the Sunoco selling plan in advance | of the advertising.

The inclosed prints of some of the first Sunoco advertisements will indicate the strength of the campaign. || Large space is to be used regularly.

We believe you will be interested in stocking Sun Company products, because of | the consumer's demand

which will be created by the advertising in the "Public Ledger," morning and evening. Among its 200,000 | readers are included over 70 per cent of the motor owners in this district.

Full information can be | secured promptly from the Sun Company.

Very truly yours, (169)

575

Mr. J. M. Clements,
Asheville, N. C.
Dear Sir:

"Range" is the capacity of a gasoline to operate efficiently under varying conditions.

Keen observers—motor truck and | car owners whose selection of gasoline is based on *long-period* tests and carefully kept records—know the meaning of | "range." They know its importance in making the power dollar do its utmost.

They're good leaders to follow. Most of | them use Atlantic Gasoline. For Atlantic has range in extraordinary measure. It functions perfectly in the rarified atmosphere of high | altitudes or the dense air of the lowlands; in hot summer or cold winter; during the dry day or the || damp night; with heavy load or light; at high speed or low.

Atlantic with its wide range goes farther. It | isn't wasted under one condition and *power-skimped* under another. Its delivery is maximum at all times. Frequent *carburetor* adjustments | are unnecessary.

Atlantic is pure. It is highly *volatile*. It all burns. Combustion is sharp, sure and complete. Atlantic takes | hold like the grip of Samson.

Buy Atlantic and be satisfied.

Yours truly, (173)

576

Mr. Alfred Vorhees,
590 West Broad Street,
Reading, Pa.
Dear Sir:

We have your order for our wagon to stop at your garage and supply you with our new | kind of gasoline, which we have named Tydol. After filling the gasoline tank of your machine with Tydol, run the | engine until it is warm; then lift the hood and turn the gas adjustment gradually to decrease the flow of | gasoline. When the engine begins to slow down, turn the gas adjustment back, increasing the flow slightly until you get | a *maximum* engine speed. This will give you what we call the "fifteen to one" adjustment. If you have a || "Rich and Lean" adjustment on the dash-board, you can use an even leaner adjustment than the above.

On hills | and in *traffic* use the rich dash-board adjustments; on the level and in the country use the lean.

This | assures you maximum mileage with minimum carbon.

We should be glad to hear from you after you have used Tydol | for a few weeks as to what your experience with it has been.

Very truly yours, (176)

577

The West Park Garage,
Olean, N. Y.
Gentlemen:

This announcement is of peculiar interest to you since you are a dealer in GARGOYLE MOBILOILS and hold one | of our Quantity Discount Agreements.

As a result of the continued advances in the price of crude oils, due to |

the increasing demand for *petroleum* and its products from all parts of the world, it is necessary for us to | revise our quotations to you.

The new list prices, effective October 1, are shown on the attached sheet.

These prices | will not become effective to you until after thirty (30) days from date, in accordance with our quantity discount agreement. ||

You are therefore entitled to purchase during the next thirty (30) days, at the old prices, an amount equivalent to | the average monthly deliveries made to you thus far under your present agreement.

The high quality of *GARGOYLE* MOBILOILS will | positively be maintained. The new prices afford mutual protection for you and for us, and assure the consumer of continued | maximum quality.

We wish as always to co-operate with you in increasing the volume and profitableness of your GARGOYLE MOBILOILS | business for the coming year.

Very truly yours, (188)

ARTICLE 51—FUEL OIL

As an evidence of what is happening in the conversion of European shipping from coal to oil burning, it is | significant that over twenty acres of land have been set aside *adjacent* to the southern docks at Liverpool for the | storage of oil for ship fuel purposes. The step is the outcome of the great *development* of oil fuel for | shipping purposes, and the *utilization* of so large an area will make the port an important oil distributing center.

Five | of the leading companies have been *allotted* portions of the land in order that they may provide the necessary *facilities* || for shipping using the port. These are the British-Mexican, the Shell Marketing, and the Anglo-American Companies. Each will | begin at once the erection of huge tanks, which will give a total *storage capacity* of many millions of gallons. | The tanks will be connected with direct pipe lines to the *Herculaneum* Dock, where imported oil will be pumped from | the oil-tankers which, when filled, will proceed into the river or to other docks to *replenish* the fuel stocks | of liners and cargo vessels preparing to go to sea. The *simplicity* of the operation is one of the features || which will make for the *speedier* departure of ships from port, and there will be economy also in the smaller | crews required to perform the duties in the ship's stokehold.

Now that vessels are being *converted* into oil-burners in | wholesale measure, facilities adequate enough to meet their *bunkering* requirements were bound to be *forthcoming*, and the Mersey Docks and | Harbor Board have displayed *initiative* and *enterprise* in hurrying the scheme forward. They realize also that the facilities at once | to be provided will in due course become *inadequate*, and they are to ask Parliamentary sanction immediately to an improved || scheme to spend $2,500,000 in providing further oil installations and greater facilities for the discharging | of oil cargoes and the loading of tank barges. (329)

The Americas, Published by The National City Bank of New York.

578

Mr. Walter O. Chipley,
1011 Palmetto Street,
Jacksonville, Fla.

Dear Sir:

Almost every business uses post cards.

Why waste time and money having them typed, *multigraphed* and printed when | in just a few minutes they can be gotten out so easily, so *economically*, and so *accurately* on the "*Scriptospeed*"? |

This card shows you the clean cut appearance of a post card printed on the "Scriptospeed."

Yours very truly, (59)

579

Mr. Alfred C. Field,
Central High School,
Key West, Fla.

Dear Sir:

We are sending herewith samples of *Gillott's* No. 603 F. *Mid-Elastic* pens. These pens are | specified on the supply list of the Key West schools and can be obtained for your pupils' use through the | Department of Supplies. Will you kindly test the samples, and if they are found to be suited to the needs | of your class, make your *requisition* for them in the *customary* way?

Very truly yours, (75)

580

The Scriptospeed Company,
Dayton, Ohio.

Gentlemen:

I will accept your TEN DAY TRIAL offer. You will find inclosed remittance for $38.50 | for which ship me at once, express prepaid, one Scriptospeed Duplicating Machine and all supplies for printing twenty-four different | jobs of typewritten, handwritten, or ruled form work. If at the end of ten days I find that the Scriptospeed | does not do all you claim, I will return the machine to you with the understanding that my money is | to be promptly refunded.

Very truly yours, (87)

581

The Mercury Addressing Machine Co.,
912 West Ninth Street,
Elgin, Ill.

Gentlemen:

Our branch houses *systematically* address their lists and their shipping tags with the $65.00 Ribbon Print Mercury | Addressing Machine.

In our New York advertising department, an electric Mercury Addressing Machine speedily addresses, *typewriter* style, the large monthly | edition of our employees' magazine.

In our several manufacturing plants, other addressing machines imprint employees' names, numbers, etc., on various | pay-roll forms.

The Mercury Addressing Machine insures complete *accuracy* and effects a considerable saving each year. As with the | telephone we consider its advantages *indispensable*.

Very truly yours, (89)

582

Tropical Business College,
Miami, Fla.

Gentlemen:

The inclosed Typewriter Rule is a reproduction of the typewriter scale. It is employed by speed *operators*, in their | practice, for ascertaining the number of key operations involved in various typewritten articles.

I believe the Rule will be useful | to you in your typewriting department:

1. As a means of measuring the length of typewritten lines;
2. To *facilitate* | centering headings, as explained on the card;
3. In comparing the stroke *intensity* (average number of strokes per word).
4. | For measuring distances (in the number of typewriter spaces) between different columns or items, in *tabulated* material.

If you desire || to furnish each of your pupils with one of these Rules, I shall be glad to send you more of | them upon request.

Yours truly, (125)

583

American Multigraph Sales Co.,
Danville, Ill.

Gentlemen:

It is a matter of considerable interest to us to learn from your Mr. Brown that we are one | of the largest, if not the largest, users of Multigraph equipment in the world.

You may be interested to know | that our multigraph installation has grown to this size because of the *diversity* and amount of service rendered by your | organization.

From the multigraphing of letters, our work has been extended to include imprinting of letterheads, advertisement imprinting, form printing, | and printing from curved electros.

All this is done at a saving over outside costs. Furthermore we are able to || render much *quicker* service than can be secured from outside printers. This has aided materially in building up a good | reputation for our department as well as saving time and money for the Goodrich Company.

Yours very truly, (139)

584

Mr. W. L. Dunlap,
427 Oak Street,
Green Bay, Wis..

Dear Sir:

Multi means many. Graph means to write. Multigraph means to write many times, or to make many copies. |

There you have the *dictionary* meaning, but in these times, dictionary meanings are sometimes *quickly* outgrown. In the case of | the Multigraph all established speed records were broken.

As a matter of fact, the writing of form letters such as | the one you are reading this minute is only ONE of the Multigraph's many possibilities.

An up-to-date answer | to the question "What is a Multigraph"? would have to include mention of dozens of jobs that have always been || considered PRINTING rather than the production of form letters.

Such an up-to-date answer is given inside, and every | word of it, as well as of the letter you have just read, was printed on the Multigraph.

Very truly | yours, (141)

585

Mr. Alfred T. Walnut,
420 Cumberland Avenue,
Quincy, Ill.

Dear Mr. Walnut:

We are informed that our Boston office has sent you samples of Multi-Kopy Carbon Paper. We | would ask that you give this paper a thorough test,

and if the carbon proves to be the proper weight | and finish for your needs, we hope to receive your order.

If the samples do not exactly meet your requirements, | kindly send us samples of the paper you use, from which we can more accurately decide on what is most | fitted to your needs.

We are the largest manufacturers in the world of carbon papers and typewriter ribbons, and everything || which we put out is absolutely guaranteed in every way. We manufacture so many hundreds of different kinds of carbon | paper that we are in a position to satisfy any taste if given the proper opportunity.

We thank you for | the inquiry and hope to hear from you further.

Very truly yours, (152)

586

The Luckland Business College,
Tenth & Marshall Streets,
Cicero, Ill.

Gentlemen:

We are inclosing a copy of our "Multigraph Book," which *illustrates* and describes in detail the various equipments which | we manufacture and the work which they will do.

Perhaps the best way to tell you how the Multigraph can | be of advantage to you is to tell you that there are several hundred business colleges using the Multigraph for | everything, from the production of campaigns for new students right on up to the production of all the printed matter | which they are using.

As we have an office in your city, located at 910 State Street, in charge || of Mr. G. G. Jackson, Division Manager, we are asking him to have a representative call on you, investigate your | *requirements*, and tell you definitely what our machine will do for you. This will place you under no obligation whatever. |

Thank you for the opportunity of doing this.

Very truly yours, (151)

587

Tyber Company,
859 Market Street,
Oak Park, Ill.

Gentlemen:

The Tyber Machine placed with us in July, has given us perfect satisfaction in every particular. We supply our | main office, as well as all of our branches, with ribbons from this machine, and take this opportunity to say | that we have not had a single complaint.

We understand that you placed your first machine in our office. It | has been operated by one of our office boys in his spare time and is, in our opinion, about as | simple in operation as it could possibly be.

The machine has saved us considerable money in the short time we || have used it, besides giving us better satisfaction in our letter work.

We are sending you this letter, feeling that | an *appliance* of such merit should receive the fullest *commendation*, and we are glad to extend you the privilege of | using our words for advertising if you so desire.

Yours very truly, (152)

588

Mr. Alfred W. Montgomery,
829 South Broadway,
Buffalo, N. Y.

Dear Sir:

We are glad to send you, under separate cover, as requested in your letter of January 15, a | copy of our book

"The Protection of Checks," together with a sample book of National Safety Paper showing the various | colors in which it is regularly carried in stock.

On National Safety Paper, any attempted *alteration* of a check (or | other valuable instrument) by knife, acids, alkalis, or other bleaching agents will produce a glaring white stain in the paper | which instantly exposes the attempted fraud. This paper protects every part of a check—amount, payee, date, and endorsements.

National || Safety Paper can be secured through any printer or *lithographer*. If your bank furnishes your checks, however, we suggest that | you request checks on National Safety Paper; many banks which do not use this paper exclusively often have various styles | of checks on hand and are glad to supply National Safety Paper when so requested.

Very truly yours, (158)

ARTICLE 52—"THE SIGNAL SYSTEM"

The SIMPLE device of giving instant identification to printed forms saves time and prevents errors in delivery, filing, shipping, and | every other branch of your business.

Where the paper for each printed form is of distinctive color, executives and clerks | alike find it easier to put their hands on exactly the form wanted. A goldenrod sheet, for instance, is the | daily report of sales; a green sheet is an order from a branch office. Their colors flash the need of | immediate attention.

The tasks of your filing department are immensely simplified by the use of distinctive colors. Important papers do || not disappear from search and sight, in some compartment where they have no business. Color identification is one of the | first subjects taken up in the course of instruction in filing.

Where there are branch offices, distinctive colors for letterheads, | envelopes, and forms make it possible to route every communication automatically through all departments, from mail desk to filing clerk, | with no excuse for mistake or delay.

This idea of the "Signal System"—a special color of paper for every | office form—is easy to adopt, without disrupting your present methods. Simply choose certain colors of paper for your various || forms and stick to the use of those colors, "Ask the printer"; he can show you how.

And while you | are adopting the Signal System, you can make an important step in the direct line of time-saving and money- | saving—by the standardization of your business-printing on one reliable paper.

When each of your department heads is selecting | and ordering paper, valuable time is going to waste, and money is being spent with no very definite idea of | what it is buying. (294)

Hammermill Paper Company.

589

Mr. George F. Weiss,
1452 Fifth Avenue,
Michigan City, Ind.

Dear Sir:

In connection with your recent inquiry regarding *Hammermill* Bond, we thought you would be interested in seeing some | special sheets of *Ripple* Finish which have just come from the platers. We are inclosing some sample sheets and would | be glad to have you

write on them and observe the beautiful finish.

Ripple Finish Hammermill Bond is especially recommended | for letterheads. Your printer can get it for you from his Hammermill jobber whenever you say the word.

Very truly | yours, (81)

590

Mr. E. J. Lafferty, Principal,
Rock Island High School,
Rock Island, Ill.

Dear Mr. Lafferty:

Last year we had the pleasure of furnishing your *graduation* printing and engraving requirements.

We have not | received as yet any inquiry for this year's order for *commencement* invitations.

We shall be pleased to quote you on | a basis of last year's order, or to submit samples and prices for your consideration.

We shall appreciate any information | that will enable us properly to co-operate with you in this matter, and we assure you of our earnest desire | to be of service to you.

Very sincerely yours, (89)

591

South Bend High School,
South Bend, Indiana.

Dear Sir:

Attention Mr. Long, Commencement Committee.

We have secured a copy of the program of the South Bend High | School Commencement *Exercises* for the class of June, and notice that our equipment would have enabled us to give you | a more *artistic* and finished piece of work. As you will soon need similar programs for your February Commencement, may | we not have an opportunity to submit samples of our work?

We have spent thousands of dollars to make our | shop the best equipped in *southeastern* Pennsylvania. We are prepared to give you both quality and cheerful service.

Our representative || will call upon you Thursday morning with samples of our artistic printing, unless you *telephone* us before, asking him to | call at another time.

Yours truly, (126)

592

The Ayer Cutlery & Hardware Co.,
Ashtabula, Ohio.

Gentlemen:

We wish to announce the opening of our office and warehouse at 425 Euclid Avenue, Cleveland, Ohio. |

We shall carry a complete stock of *abrasive* papers and cloths as follows:

SUPERIOR GARMET PAPER AND CLOTH in reams | and rolls.

SUPERIOR GARMET FINISH PAPER in reams and rolls. Single and double faced.

THREE M *FLINT* PAPER in reams | and rolls.

THREE M *FINISHING* PAPER in reams and rolls. Single and double faced.

IMPERIAL FLINT PAPER in sheets, 8 | x 10½.

THREE-M-ITE CLOTH in reams and rolls.

THREE-M-ITE CLOTH, *utility* rolls.

CRYSTAL || BAY EMERY CLOTH, in reams and rolls.

CRYSTAL BAY EMERY PAPER, in reams and rolls.

We shall appreciate the *privilege* | of

serving you, and deliveries will be made promptly.

Yours very truly, (132)

593

Mr. Joseph Huntingdon,
571 South Avenue,
Clinton, Iowa.

Dear Mr. Huntingdon:

Should you at any time need wedding stationery, may we suggest that you consider "Wright Quality" engraving? |

For nearly half a century the name of E. A. Wright has been associated with the finest products of the | engraver's art. Today the best *workmanship* and material, with the *newest* of ideas, characterize the wedding invitations and *announcements* of | our manufacture.

A request will bring, without cost, the full line of specimens showing the newest styles and prices. You | may look these over in the quiet of your home without *incurring* the slightest obligation.

An intelligent and satisfactory service || is assured our customers, regardless of the size of the order or the distance from Clinton.

For your convenience a | request blank and a self-addressed envelope are inclosed. It is our hope that we may have the pleasure of | serving you.

Very truly yours, (145)

594

Messrs. Rand, McNally & Company,
Media, Ind.

Gentlemen:

The students of the Media High School will give, in the early part of May, a play based on | the story of the "Pied Piper of Hamelin." In advertising this play we should like to have printed posters bearing | the picture of the Piper. For this purpose could we secure the cuts of a picture printed on page 30 | of a book published by you in 19—, entitled "The Pied Piper of Hamelin," by Robert Browning? Our printer | can use these cuts if they are blocked on wood or lead bases. He could not use them if the || picture was printed from a *cylindrical electrotype*. In case you cannot let us have the cuts referred to, shall you | object if we have made a flat cut of the Piper?

The courtesy of a prompt reply will be greatly | appreciated.

Very truly yours, (144)

595

Prudential Worsted Company,
Orthodox & Large Streets,
Terre Haute, Indiana.

Gentlemen:

Maximum success is not attained by doing the *extraordinary*, but by doing ordinary things extraordinarily well. Whether you sell | goods or service, there are three important elements of interest in the transaction:

The thing sold.
What you say about | it.
How you go about selling it.

You have a good product and a proved field for it. You want | to tell others about it. You know more about it than anybody else, and, PERSONALLY, you can talk about it | so *convincingly* that it will make the other fellow want it.

But, naturally, you can not talk to everyone. So || your persuasion must be exerted in another way—through your printing. And here, indeed, you do multiply your personality according | to the attractive and forceful character of the printing you issue.

Put it up to us. We know printing just | as you know your own business. The inclosed card automatically puts our facilities at your service.

Very truly yours, (159)

596

Mr. Percy H. Wood,
Kokomo, Ind.
Dear Sir:

Our samples of convention programs are now ready, and we should be pleased to send you a set. |

We are specialists in this work. We have for fifteen years *operated* the largest plant in the United States specializing | in this class of goods. We, therefore, can give you the highest quality, lowest price, and quickest service. In placing | your order for convention stationery, remember it takes more than promises to give the prompt service so necessary in *handling* | such orders.

We have an exceptionally fine line this year, in fact the best that we have ever produced, comprising || the latest ideas in paper and designs. In addition, we have a number of novelty designs that we are anxious | to have you see.

Please fill out and mail the inclosed card and a set of samples will be sent | you free of charge. Do not fail to mail the postal card at once, and be sure to inform us | when you want the samples.

Respectfully, (166)

597

The Central Paper Company,
Topeka, Kans.
Gentlemen:

Inclosed you will find a copy of our latest price list. Upon examining it you will observe that the | long price list quotes you a *substantial* discount. We feel that this will be an improvement for several reasons, and | particularly so in these days of *rapidly* changing prices.

We would also call your attention to this important announcement regarding | prices:

Paper and cardboard mills, almost without exception, are accepting orders to be priced at the time of shipment. This | puts us in the position of not knowing our cost on raw materials until they are shipped. We are, therefore, || obliged to adopt the following policy:

We will quote definite prices on anything we have in stock, or for which | we have raw material. Otherwise we must quote prices prevailing at the time of shipment.

We trust that we may | have your co-operation in these matters, and you may be assured that we will do our part toward keeping up | our service in every respect.

Very truly yours, (168)

598

Messrs. S. S. Garrett & Co.,
Marion, Ind.
Gentlemen:

We now have in stock a complete line of the following grades of paper:

One thousand sheet roll wrapping, | 25″ x 500′, $7.50 per roll.

Five ounce roll *manila* wrapping, | $3.90 per 100 rolls.

Paper towels, 11½″ x 15″, 150 towels to | roll, $5.00 per 25 rolls.

Colored Fibre, 13¢ per pound.

Hercules Kraft, 10¼¢ | per pound.

Glazed Silk Fibre, 7½¢ per pound.

Standard Sulphite Manila, 8½¢ || per pound.

Extra strong jute tissue, 24 x 36, $1.50 per ream.

Gray No. 2 | Manila, 4½¢ per pound.

These papers are regular sizes and

weights. All orders will receive our | prompt attention.

There is a big demand for baled waste paper. If you are in the market for a strong | wooden baler, one making a bale weighing about 100 pounds, selling today at $1.00 per bale, we would | suggest our Household Baler at $15.00. A descriptive folder of this baler will be mailed to you if you || are interested.

Prices quoted are F. O. B. Marion, terms, 15 days less 2 per cent.

Respectfully yours, (218)

ARTICLE 53—PUNCTUATION

An amazingly large number of people seem to know nothing of—or at least to care nothing for—the art | of *punctuation.* Every mail is burdened with letters so badly punctuated that it is no easy matter to read them | understandingly.

In the case of business letters—and sometimes of social letters also—this may be an almost *calamitous* defect. | Omitted or misplaced commas are known to have caused heavy financial losses and to have bred *quarrels* with most unpleasant | consequences.

To be sure, it is not only in letter-writing that punctuation of an *atrocious* sort is nowadays found. || Even in books intended to be of cultural and educational value the punctuation is frequently so faulty as to make | their authors' statements almost unintelligible.

One little change—from a comma to a period—makes all the difference between verbal | muddiness and verbal clearness. And this is the chief business of punctuation—to increase clearness.

Take heed, then, in your | daily letter-writing, business or social.

If aware that you are weak in punctuation, make a study of its first | principles. Procure some handbook on the subject—there are several good ones available at little cost—to give you the || guidance you appreciate you need.

And if already cognizant of the laws of punctuation, be careful to apply them. Carelessness | in punctuation is really more common than ignorance of punctuation.

Reread your letters from the receiver's point of view. Beware | *especially* of long, *involved* sentences that *ramble* on, without comma or period, until their thought is *jumbled* with that of | the succeeding sentence. Thereby a mental problem may be created as knotty as a tangled ball of twine.

Knowing perfectly | well what you intend to say, train yourself to punctuate in such fashion that the receiver of your letter will || be equally aware of your meaning. Remember that he is no mind reader, and that without periods, commas, semicolons, and | colons in their proper place, he will be liable indeed to misconstrue you. (333)

H. Addington Bruce.

SECTION 35—POLITICAL

599

The Mason Publishing Company,
Galesbury, Ill.

Gentlemen:

I am most warmly in sympathy with the movement to secure uniform marriage and *divorce* laws throughout the United | States, and in fact have been preaching that *doctrine* to women's clubs all over the country. This movement, together with | a recognition of the laws of economics, seems to me one of the big

things which women have to work | for now that *suffrage* is an *accomplished* fact.

Very sincerely yours, (71)

600

Hon. R. J. Smith,
Washington, D. C.
Dear Senator Smith:

Efficient carrying and handling of the mails are vital necessities to the business welfare of the nation, | and any measures which are taken to improve the mail service will result in a corresponding improvement in business conditions. |

Our principal contact, of course, is with the local situations, and the trouble we have had has been due largely | to local conditions. It would be difficult to say that the local situations would be improved if the appointment of | a Director of Posts was made permanent, unless the local postmasters, particularly in the larger cities, were selected primarily for || their ability.

Yours very truly, (105)

601

Mr. J. H. Maul,
Real Estate Trust Building,
Philadelphia, Pa.
Dear Sir:

I am complimented and honored by your communication asking me to be a candidate for nomination as representative | in Congress from the Third Pennsylvania District.

I can agree with you that a business man acquainted with and *connected* | with the financial, commercial, and *transportation* activities of the district should be chosen to represent the workers in this very | important portion of our city. I have been engaged in business in this district forty-five years, and if you | think my experience would be of value at Washington, I accept your request, with the pledge that if nominated and || elected, I will give to the duties of the office my undivided and faithful attention.

I thank you for the | trust you impose.

Very truly yours, (126)

602

Hon. G. M. Williams,
Washington, D. C.
Dear Senator Williams:

I doubt whether the suggestion of appointing a real business man as head of the postal service | will meet with success. I do not believe there is a man in the United States who could successfully run | the post office as a general manager. The service would have to be taken entirely out of politics, and this | the parties would be loath to do. However, assuming the post office out of politics, I do not believe there | is any one to be found who could swing the job for the *compensation* that Congress would be willing to || pay.

What you are looking for is a $100,000 man. I cannot see Congress paying that, and | it might therefore be better to shape your organization to fit the men *likely* to be secured.

Yours truly, (139)

603

Mr. J. Lewes Milner,
306 Knob Street,
Mason City, Iowa.
Dear Sir:

The Hon. J. M. Hampton was elected mayor by the largest majority

ever recorded in this city. It | was the earnest support given him by you and others, at both the primary and general elections, that made such | a result possible.

As Committeemen in this Division of the Hampton Campaign Committee, championing and espousing Mr. Hampton's *candidacy*, at | both the primary and general elections, we desire at this time sincerely to thank you for your *enthusiastic* support and | assistance at both elections.

The new Mayor and Directors have actively entered upon their duties, and if there is any || service we can render you for your kindness and assistance in the past, we sincerely trust you will not hesitate | to command us. It will always give us pleasure to serve you and your friends.

Yours in good faith, (139)

604

Hon. James A. Wilkes,
1106 Commonwealth Bldg.,
Concord, N. H.

My dear Wilkes:

I was glad to have an opportunity to visit your *neighborhood* last Sunday, and while I knew | that you were held in high regard by your friends and *associates*, I was pleased to see the enthusiasm with | which you were greeted by your home people.

You deserve just such treatment from them, for you have certainly been | a faithful and effective Representative of their interests. Your high position in the House has been earned by strict attention | to your duty. No man who has served there in my time has been more active in the handling of || *meritorious* legislation, or more *zealous* in his work for the city and for the state.

I am glad to tell | you this and to express my appreciation of the splendid way in which you stood by and aided in the | constructive measures proposed by the administration and enacted into laws during the past session.

With appreciation and every good wish, | I am

Very sincerely, (164)

605

Mr. P. L. Edinger,
1956 South Hanover Street,
Carlisle, Pa.

Dear Sir:

I am taking the liberty of addressing you in *behalf* of Honorable Sylvester B. Sadler, President Judge of | the Ninth *Judicial* District, who is a candidate for the supreme bench on the *non-partisan* ticket at the primaries | on May 18, next.

Judge Sadler has been a resident of *Cumberland* County all his life, and is a brother | of Highway *Commissioner* Lewis S. Sadler. He was educated in the public schools, at Yale, and at the Dickinson School | of Law, where he taught for many years. He is the author of several law books which are to be || found in most lawyer's libraries. He has served as judge of this district for nearly five years with universal satisfaction, | and has always been of greatest assistance to us in solving our problems.

It is but right that these facts | should be brought to *your attention*, and we trust that you can see your way clear to join with us | in supporting him on May 18.

Very sincerely yours, (169)

Forrest Bucannon Company
Mail Order Dept.

480 Broadway
New York

Twenty-fourth May, 19

My dear Mr. Bucannon

I understand that there is or is about to be a vacancy in the position of Cashier for this company. May I take the liberty of suggesting Mr. M. J. Fernon for promotion to that position.

Of his training and special qualifications for the position it would be presumptious of me to speak, for you are better able to judge concerning them than I. Yet if I may, I would like to draw your attention to his long service with the company and to the universal esteem in which he is held by all who have been associated with him. I sincerely feel that, all other considerations being equal, it would greatly aid the spirit of good will in the department were Mr. Fernon to receive the appointment

Respectfully,

Edgar F. Sloane

Mr. John D. Bucannon,

New York City.

Personal Letter

606

Mr. Peter Fredericks,
Philadelphia, Pa.
My dear Sir:

The People's Party has entered a country-wide campaign, the success of which is of vital importance | to the nation. The business men of America must not forget the universal depression which threatened the country with disaster | two years ago. Factories were closed, business of all kinds *demoralized*, and thousands of men were thrown out of work. | Following this, the sudden demand from Europe for American goods created our present prosperity. After this unusual boom has subsided, | we must prepare to face a critical period of uncertain industrial conditions which can be successfully met only by the || reorganized and reunited People's Party under the leadership of a great President.

Our *candidate* is a strong, sincere, far-visioned, | and experienced statesman whose election will give confidence and courage to the country in the difficult times before us.

Money | is urgently needed to cover the necessary expenses of an active and *energetic* campaign. In this crisis of national affairs | we appeal to both your *patriotism* and your self-interest to make your contribution as liberal as you can, and | also to make it promptly.

Yours very truly, (188)

607

Hon. J. W. Kellogg,
Washington, D. C.
Dear Senator Kellogg:

I have no doubt that there is room for improvement in the postal service, although I think | it is true that, except during the *extraordinary congestion* caused by the war, the postal service has maintained a high | degree of *efficiency*.

I note that you say Congress is in a mood to do something about the post office. | The creation of a Director of Posts, to have general charge of the business *administration* of the service, with deputies | who would take the places of the present Assistant Postmasters General, would or would not improve the service, it seems || to me, according as the legislation providing for their *appointment* did or did not tend to remove their places and | the service generally from the *influence* of politics.

Moreover, even if it were in such terms as to *minimize* the | influence of politics upon the service, it would still be ineffective unless Congress in its readiness to do something for | the post office is willing to provide adequate *compensation* and equipment so as to enable the department to secure the | services of *competent* men and give them the proper equipment with which to work.

Very truly yours, (197)

608

Hon. J. C. Hitchens,
Washington, D. C.
Dear Senator Hitchens:

I *heartily* approve of any movement which aims at placing the Post Office Department where it can | render more efficient service to the public.

Not being familiar in detail with the report of the joint *congressional* committee | of which Senator Boies Penrose was chairman, or with the bill recently introduced by John W. Weeks, I am unable | to judge of their respective merits. I do believe, however, that the interests of the public would be served better | if the department were removed

from *political* control and an administration appointed whose length of service would be governed by || merit alone, as in any regular commercial or industrial organization, and not by every change of political party, as | at present.

I am a little doubtful as to how far the change outlined in your letter will go toward accomplishing | the desired result, feeling it is going to be extremely difficult to keep the Director of Posts sufficiently removed from | the political influence which will undoubtedly be exerted through the office of Postmaster General.

I think the public-spirited action | you are taking in this matter is very *commendable*, and wish you every success.

Very truly yours, (197)

ARTICLE 54—WHY POLICEMEN MAY NOT STRIKE

"A policeman is the first line of public defense. His *obligations* follow those of a soldier. The chief one is | submission to discipline. The rules and *regulations* of the department must be obeyed. There must be *intelligence* and courage and | a firm loyalty to the force. The police officer has chosen a profession that he must hold to at all | peril. He is the outpost of civilization. He cannot leave his post until he is relieved. A great and honorable | duty must be greatly and honorably fulfilled.

"But there is toward the officer a corresponding duty of the state. It || owes him generous compensation for the perils he endures in the protection of society. It owes him a sense of | security from want in his declining years. It owes him that measure of respect which is due to the great | importance of the duties he discharges. Perhaps I have indicated why we have police. It is fundamentally to provide for | the observance of the law. This is the whole measure of civilization.

"Where the law goes there civilization goes and | stays. When the law fails *barbarism flourishes*. Whoever scouts the law; whoever brings it into disrespect; whoever *connives* at its || evasion is an enemy of civilization. Change it if you will; that is to abide by it. But observe it | always. That is government. And government is no less government because it is self-imposed. The 'majesty of the law' | is no idle phrase, for it imparts sovereignty to him who observes it and servitude to him who violates it. | The policeman is the outward symbol of the law." (269)

Calvin Coolidge.

SECTION 36—PUBLISHING

609

Mr. Herbert C. Putman,
1710 Capitol Avenue,
Sioux City, Iowa.

Dear Sir:

In order that any works of which you are the author may be properly *distinguished* in the catalogues | and other records of the Library of *Congress*, as well as on cards to be *distributed* among other libraries, it | is requested that you will kindly give the data for which blank spaces are provided upon the form attached. After | filling out the form, please return the same in the *franked* envelope inclosed for the purpose.

Very respectfully, (78)

610

Mr. Henry Holt,
140 North Sixth Street,
Wilkinsburg, Pa.

Dear Mr. Holt:

In the absence of our Pennsylvania Representative, Mr. Walker J. Meyres, I am answering your letter of | February 18.

I wish I could send you a complimentary copy of the GIRL ON THE JOB, but since it | is published by our *Miscellaneous* Department, the best I can do is to send you a copy on *approval*.

This | allows you thirty days for examination, and if ordered for your class, we cancel the charge. Should you desire to | keep the book for your own personal use, we will give you the regular teachers' discount of one-tenth.

Very || truly yours, (102)

611

Ford Motor Company,
Detroit, Mich.

Gentlemen:

Several years ago you published a Flag Day speech, made by the late Franklin D. Lane when he was | Secretary of the Department of the *Interior*, which I considered so fine that I desired to preserve a copy of | it in my private archives. *Unfortunately*, through lending to a friend the magazine which contained this speech, I no longer | have it. If you could send me another copy of the magazine in which this speech was published, or if | you could inform me how I may obtain a copy of the speech, I would greatly appreciate your courtesy.

Very || truly yours, (102)

612

Mr. G. W. Livingston,
Leominister High School,
Leominster, Mass.

Dear Mr. Livingston:

I was told by Dr. Jones last Tuesday that he plans to call together the High School | Department Heads early next week to discuss the question of additions to your textbook list for the coming year. I | inclose herewith a list of the titles which we have *submitted* for your consideration. Will you kindly go over this | list with a view to determining which of these books may be considered by your department next year? I shall | appreciate greatly any assistance you can give me in having added to the authorized list for high school use such || titles as may be *adopted* by the Board in October.

With best wishes for the new term, I am

Very | truly yours, (122)

613

Mr. Warren J. Philipps,
Central High School,
Lincoln, Nebr.

Dear Sir:

We are mailing to you under separate cover a *complimentary* copy of our new book, "A *Treatise* on | Milling and Milling Machines." This is a textbook on milling practice, as well as a handbook for shop men. It | is not the usual *compilation* of catalogue data, but is a very complete *discussion* of all the more important phases | of good milling practice. Milling involves more mathematics than any other machine shop process, and heretofore there has been no | book published that treated the subject *comprehensively*.

We shall appreciate your careful examination of the copy we are sending you, || because we know that you will find much in it that will be of interest and value to you as | a textbook for your classes in machine shop practice.

Very truly yours, (132)

614

Mr. John F. Adrian,
Newton, Mass.
Dear Sir:

May I place in your hands a copy of our new textbook, "Business Practice," by Frank C. Cummings, | if I send it to you all delivery charges prepaid?

The purpose of this book is to lay bare the | *fundamental* principles of office practice, so that the student, when he steps into his first "job," will not only understand | thoroughly the reason behind every task that may be *assigned* him, but, understanding, will also take a keen interest in | performing even the simplest routine duty.

This means a more efficient employee from the very start. But remember —send no || money. Merely mail the *handy reservation* card, and a copy for free examination will come to you at once.

Please | return the inclosed card today so that you can get one of the first copies.

Yours very truly, (138)

615

Miss Margaret T. Shaw,
Easton High School,
Worcester, Mass.
Dear Miss Shaw:

Humphrey's HOME ECONOMICS has just been placed on the list of books required by the Massachusetts Bureau | of Teacher Training and Certification for Teachers' *Professional* Certificates. This is the latest of the long list of successes scored | by this book.

You will recall that at the Boston meeting, and at the State Educational meeting in Springfield, Home | Economics was the *stoutest* plank in the State Department's platform. Over two hundred schools in Massachusetts, including those of nine | out of ten of the largest cities, are using Humphrey's HOME ECONOMICS. It is so clearly and simply written that || it may be used in either eighth or ninth grade. No tool is better *designed* to *mould* the armor of | Home Economic righteousness, and steel our future citizens against the arrows of *Bolshevism* and the slings of *anarchy*.

If you | are not familiar with it, we shall be glad to mail a copy of this book for your examination.

Very | truly yours, (162)

616

Mr. W. J. Telford,
1511 East Davis Street,
Passaic, N. J.
Dear Sir:

Is the dictation material used in your shorthand department *constructive?*

Does it give your students new ideas in | letter-writing and teach them to plan their letters so that they will be logical, concise, courteous, and *persuasive?*

Not | many books on the market present this type of *business-letter* material, but "Letter Building" does. It aims to eliminate | the unnecessary, hackneyed, and stereotyped "Replying-to-your-esteemed-favor" and "Thanking-you-for-your-valued-order" phrases; it encourages | the students to *originality*

in letter-writing by placing before them letters which are free from these undesirable qualities.

It || suggests tactful methods of handling unusual situations, and by short reference notes at the bottom of each letter strives to | indicate to the students the object of specific statements.

"Letter Building" will help your students to understand the purpose behind | the letters they write, instead of undergoing a mere mechanical drill in transcribing pages of shorthand notes.

Look up the | copy sent you recently and let us know what you think of the book. If you believe, as we do, | that it will help make better letter-writers of your pupils, include your orders with your comments. We will give || it immediate attention.

Very cordially yours, (206)

617

Mr. J. G. Walton,
306 Fairview Avenue,
Peabody, Mass.

Dear Sir:

Mr. *Everett St. John*, Commercial Teacher of Warren, Ohio, had long felt the need of a text that | showed step by step the actual practice and routine of the business office. Nowhere could he find a text that | took the student, lesson by lesson, through the various departments of the office, so that he might learn what work | was carried on in each department, why it was necessary, and how that department was related to the rest of | the business. Such a textbook would prepare the student to perform effectively the many office functions in addition to stenographic || work.

But OFFICE ROUTINE, a new 301-page book, completely fills Mr. St. John's need. It not only | covers office work from A to Z, but it lays bare the fundamental principles of office practice so clearly, | so faithfully to life, that the student cannot fail to understand thoroughly the reasons behind the tasks that may be *assigned* | him when, under his first employer, he *grapples* with the *sterner* realities of life.

The complete text will furnish material | for a separate course in Office Training; or, if you prefer to use it in a course in bookkeeping or || stenography, we will supply sections bearing upon the office side of bookkeeping or stenography alone. The publishers have *spared* no | expense to make this text adaptable to every kind of instruction.

The first few copies of the third impression are | just off the press. Wouldn't you like to examine one now?

Yours very truly, (254)

618

Mr. Charles Price,
1429 Allen Street,
Philadelphia, Pa.

Dear Sir:

On May 7 and 8, the American Academy will hold its Annual Meeting in Philadelphia. Our meeting, which | will partake of the nature of a national conference, promises to be the most important in the history of the | organization. Many of the men who are directing the industrial policy of the country will *participate* in the discussions. The | general topic will be "INDUSTRIAL STABILITY." There will be six sessions, each devoted to some important *aspect* of the question. | These sessions will be as follows: "Labor Representation in Industrial Management;" "The Trend toward Industrial Democracy;" "The Promotion of Industrial || Stability;" "*Collective* Bargain-

ing;" "*Obstacles* in the Way of Maximum Production;" "The Preservation of Industrial Peace."

As you doubtless know, the | proceedings of our Annual Meeting will be published in a special volume and sent to all of our members. It | occurs to us that you might have in mind certain individuals who would like to know of our forthcoming meeting | and of the published proceedings. If such is the case, we would appreciate your sending to us their names and | addresses, and we shall be glad to communicate with them, giving them all the details, topics, etc. In communicating we || would be glad to have the privilege of using your name, but of course will refrain from this use if | that is your desire.

I want to assure you that the officers of the Academy will deeply appreciate your interest | and co-operation.

Very sincerely yours, (245)

ARTICLE 55—BOOKS ARE COMRADES OF EVERY MOOD

You are a reader.

You read the daily papers, the magazines, books.

You go to them for news, for knowledge, | for *recreation*, for consolation, for *companionship*.

Would you be content if deprived of the comfort, joy, and sense of rest | they afford you?

Your eyes unlock the world of literature, of romance, adventure, science, history, current events.

Mental vigor must | supplement a strong body.

The needs of the mind are as important as those of the body.

You exercise to | develop your heart, lungs, and muscles.

You read, think, discuss, *ponder*, imagine, write, to give your brain cells greater *facility* || in action.

Read for mental exercise.

Find yourself in books, and lose yourself in them.

Divert your mind from oppressive | worries by busying it in an interesting article, a humorous story, an essay, a novel, a book of poetry, a | historical romance—aye, a daring detective story.

Combat physical fatigue by sitting quietly, scanning the pages that will *revivify* your | wearied body.

When lonesomeness afflicts you, when homesickness ruins every minute, when the day appears darkest, seek the comradeship of | a cheering, lighthearted volume that brings laughter into your life.

When sleep does not attend you, when the *terror* || of a long night *surrounds* you, pick up the heavy volume that puts you to sleep every time you read | a *chapter*.

Make reading fit your mood when you are happy and the world is all sunshine.

Bend your mood | to your book when it has the happier impulses.

Read wisely for health's sake.

Do you enjoy an emotional bath | that strains your sympathies and pulls at your *heartstrings?*

Do you prefer virile activity? Do you look for *merriment?* Do | you wish a verbal cross section of life? Do you seek sane, healthful reading?

Do you crave the *morbid*, the || degenerate, the *frivolous*, the heavy, or the soggy literature as a regular diet?

A mixed diet is safest and most | advantageous for physical growth and the maintenance of power.

A sound mind thrives best upon a

rational, *balanced* diet of | literary foodstuffs.

Your mind must be properly fed.

Some books are mere vegetables—gross, watery, lacking in *nourishment.* Others | are meat and others are oils. There are also the condiments—racy, spicy, tickling the palate without adding a unit | of energy or building a single cell. And lastly are the beverages, varying in value, and easily swallowed.

Satisfy your || intellectual hunger and your capacity for living will be increased. (410)

H. Addington Bruce.

SECTION 37—RAILROADS

619

Mr. T. L. Buchanan,
Commercial Building,
Butte, Mont.

Dear Sir:

I have taken up with the General Manager the matter of our *experience* with express shipments, and he | informs me that he prefers not to give any *information* about our experience with express shipments at the present time. |

Yours truly, (42)

620

Mr. J. Alexander Bowman,
Assistant General Solicitor,
Grand Trunk Railway Co.,
Newark, N. J.

Dear Mr. Bowman:

On November 5 I wrote informing you of the progress that had been made in handling the | several *reparation* claims with the *Interstate* Commerce Commission, Docket #8970. The checking of the statements of the | several reparation claims has been completed, and I am today forwarding all the papers to Mr. J. V. Bartlett, General | Freight Agent. He will prepare the necessary application for the Commission's special docket, asking for authority to make reparation, and | requesting special handling of our claims in order that they may be *quickly adjusted.*

Yours truly, (96)

621

Mr. George S. Small,
General Freight Agent,
Central Railroad of N. J.,
Jersey City, N. J.

Dear Sir:

We wish to call your attention to the *attached* correspondence, *with reference* to the rates *applicable* from Newark, | New Jersey, to *Beverly*, New Jersey. We have taken the position that on freight shipments wholly within the State of | New Jersey the rates between *intermediate* points should not exceed those between more distant points. This principle is in line | with your ruling of September 14, file 2100p–387, Desk F.

If our position as | outlined above is correct, will you please *instruct* Mr. Day's office accordingly? If it is not, *please state* to what || extent your previous ruling is to be *modified.*

Yours truly, (110)

622

The Ohio Locomotive Works,
Youngstown, Ohio.
Gentlemen:

Attention Mr. J. H. *Stephan.*
Sewell Valley R. R.
12 34 ½ E 58

Please observe | that, until we receive a print of *tracing* No. 40595, we are unable to place an order | for the front engine *bumper* specified on the steel castings sheet for the above locomotive. This tracing was not *furnished* | with the sheet which we ordered on January 14.

We understand that the tracing has been lost. If you are | still unable to find it, we would suggest that another one be made at once, so that our order may || not be delayed longer.

Very truly yours, (107)

623

New Orleans, Texas & Mexico Railway Company,
Houston, Texas.
Gentlemen:

Attention Mr. M. Eckert, *Comptroller,*

Replying to your letter of July 27, your file #E 23108. |

We do not appear to have a record of the March statement showing $218.01| due you, but we do have a *summary* showing $197.64 due you | for freight. You have our *permission* to draw a draft for $186.75, as | stated in our letter of July 14.

With reference to the difference of ten cents in draft #15890, || please send us an *itemized* statement showing this difference, as we are unable to locate it.

Yours truly, (119)

624

Xenia Supply Company,
Syracuse, New York.
Gentlemen:

Attention Mr. C. A. Barr.[1]
Yours January 11
Your Order SD-615-C for
Baker Manufacturing | Company
Broken Wheels.

We are inclosing herewith our credit memorandum for $7.14 to cover the cost of | the two wheels 14 x 1 x 5″, grain 46, grade J, reported broken in our shipment of | December 23.

We appreciate the information which you have given us about the condition of the barrel in which | the wheels were packed. This will aid us materially in calling the attention of our shipping department to the careless || packing, in order to prevent similar packing in the future.

Yours very truly, (113)

625

The Columbia, Newberry & Laurens Railroad Company,
Columbia, S. C.
Gentlemen:

Attention Mr. J. E. Stewart,
Auditor.

The Director of Finance at Washington, Mr. Samuel Shortly, wrote us that your | report showed an item of $1.80 due to our road for *per diem car service.* Instead, your | account shows the following amounts remaining unpaid to date:

March freight on merchandise..	$56.47
March | per diem car service....	8.40
April " " " "	13.80
May " " | " "	19.80
Total due us.....	$98.37

[1] Included in the count.

On June 26, || we drew a draft on you for the March per diem service, which was returned unpaid. With your permission, we shall | draw another draft on your road for the balance of your account.

Yours truly, (134)

626

Quemahoning Coal Company,
Shamokin, Pa.
Gentlemen:

Attention Mr. John N. Pritts,
Auditor.

I have today returned your draft drawn on this road for | $2.17 covering car mileage for January. Instead of our owing your company $2.17, your company owes | us $28.05, as shown by the following *itemized* statement:

		Due our road	
September 6	car repairs.	$0.46	
October 1	car repairs.	2.44	
October 1	car repairs.	30.70	$33.60

		Due your company	
September 30	mileage . . .	$3.24	
November 14	mileage || .	.14	
January 4	mileage . . .	2.17	5.55

Net balance due our road | $28.05

We would *appreciate* a prompt *settlement* of this account, which is now long past due.

Yours | truly, (141)

627

Mr. E. F. Carroll,
Assistant Federal Treasurer,
U. S. Railroad Administration,
Washington, D. C.
Dear Sir:

We inclose all the papers which we received from you September 30, *covering* the claim of the North | & South Railroad Company against Birdsall & Jones Company, for $1536.35. | This covers August shipments of cement from Baltimore to *Sparrows* Point, Maryland.

The claim has been submitted to our traffic | officials for their opinion as to the reasonableness of the rate claimed. The claim has also been submitted to the | corporation interested for approval on the basis of $10.00 per car. This has the approval of *Vice-President* Wright. ||

In compliance with the request of Mr. *Bigler*, we are also inclosing copies of the corrected freight bills, reducing the | aggregate charge for the 88 cars involved from $1536.65 to | $880.00.

Yours truly, (146)

628

Mr. Benjamin Thompson,
4102 Jenkins Boulevard,
Wilkes-Barre, Pa.
Dear Sir:

You recently wrote us for information concerning foreign weights, measures, and moneys. A pamphlet of *conversion* tables, containing | sixty-four pages, has recently been issued by our Foreign Trade Bureau. It contains a complete set of tables of | the metric system; a list of monetary *denominations* of all countries with their equivalents in the money of the United | States; a list of all the weights and measures used abroad with American equivalents. There are also tables showing prices | according to foreign weights and measures as compared with prices in weights and measures of the United States.

We believe || this to be the most complete set of tables of the kind published. The pamphlet is invaluable where quick *transposition* | of value and weights is desired, especially to manufacturers, *exporters*, and all others having

to do with foreign commerce and | financial transactions.

It is for sale at one dollar ($1.00) a copy, post paid. Special prices are made for | orders in large lots.

We believe that in this pamphlet you will find an answer to all your exchange problems. |

Very truly yours, (183)

ARTICLE 56—DERAILING AND RERAILING

With equipment that would *ordinarily* be considered adequate *protection* against collision, the train did, *notwithstanding* that it was derailed, actually | reach the crossing and run in front of a fast-moving train which had the right of way. It is | this phase of the accident that will be of most concern to *signal* engineers, for the *overrunning* of signals is | of frequent occurrence, while derails are intended to prevent trains from collision when worst comes to worst. Although the open | derail in this case stood more than 300 feet from the crossing, yet the effective distance from the point || it was intended to protect was cut down to only five rail lengths, or about 165 feet, | by the presence of a frog in a turnout for a siding which connects with the main track between the | derail and the crossing. Derailment for 165 feet is far from sufficient to *prevent* a heavy train | reaching the crossing when moving at high speed. The obvious lesson is that the safe distance from crossings at which | derails should be located to afford adequate protection to trains should be measured, not necessarily from the crossing diamond, but || from that point where there exists a possibility that a derailed train might become rerailed.

The rerailing of a derailed | locomotive or train by trailing into a frog has happened thousands of times, and the fact that a derailed train | will nearly always rerail itself at such a point is well understood by railroad men of experience. It is a | very common practice with trainmen, in yards or about *switching* tracks, to haul derailed cars or locomotives to nearby frogs | to rerail them, instead of using rerailing frogs for that purpose. Converging rails, such as are encountered when trailing into || a frog, are the essential principle of rerailing devices, and diverging rails are the working principle of derailers. Bridge rerailers, | which were used to a considerable extent a generation ago to guide chance derailed wheels back onto the rails, and | thus protect the bridge floor ties from being bunched, were practically *identical*, so far as method of operation is concerned, | with the arrangement of converging rails at the heel of a frog. (372)

The Railway Review.

SECTION 38—REAL ESTATE

629

The Boerner Construction Company,
Scranton, Pa.

Gentlemen:

Re 4211 to 4223 Franklin Avenue extending to Salem Street.

Allow us to call | *your attention* to the above very desirable property. A number of business properties could be erected on Franklin Avenue, and | it is also a good location for a factory site or a large garage.

Possession can be given immediately.

We | would suggest that you examine this property at your earliest convenience and let Mr. Hartman know whether it will meet | your *requirements*. Franklin Avenue at this point is very wide.

Very truly yours, (93)

630

Mr. S. C. Thruston,
3015 Boyer Street,
Cincinnati, Ohio.

Dear Sir:

We have just completed a number of modern homes and can offer you *exceptional* value in either a | *detached* or semi-detached style.

These dwellings are built of stone; have an open *fireplace, parquetry* floors, and electricity. The | lots on which the houses are built are also large enough to *accommodate* garages.

The houses are located in *Sedgwick*, | which is a beautiful suburb. It has all necessary conveniences, such as good stores, schools, and a country club. The | houses are within a few minutes walk of the station.

Do not delay in making an early inspection of these || properties.

Very truly yours, (104)

631

Messrs. Thomas & Son,
264 Fifth Avenue,
Dallas, Texas.

Gentlemen:

I am given to understand that you are the owner of coal lands. I desire to buy large tracts | of such land, but I deal with owners only; so if you wish to sell, I should be glad to | know what you own, what you are disposed to sell, and what price you ask *per acre*.

Before I decide | to inspect the property, will you kindly inform me of the quickest and easiest way to reach it, and also | give me full particulars as to what important city is nearest your *holdings?*

Please understand that I have no one || acting for me; that I am the sole purchaser, and that I am prepared to visit your holdings upon hearing | from you satisfactorily.

Yours very truly, (126)

632

Mr. J. W. Long,
1218 Walnut Street,
Wilmington, N. C.

Dear Mr. Long:

At a shareholders' meeting of the Southern Land *Development* Association, the Secretary was instructed to notify all | *delinquent* shareholders that there would be levied a five per cent penalty on taxes remaining unpaid for 19— and | for all prior years, unless paid on or before December 31, 19—. Our records show that your taxes | are unpaid for the past five years. The amount due to December 31, 19—, including penalties, will be | $37.50.

In order to avoid further penalty, will you kindly send me your check for this || amount payable to the order of the Southern Land Development Association?

Yours very truly, (114)

633

Mr. John O. Munhall,
Riverside, Cal.

Dear Sir:

The Act of Congress approved March 3, 19—, requires the *Census* Bureau to collect *statistics* as to | the

number of persons owning their home and the *encumbrances* thereon. The census *enumerator* who recently enumerated your family reported | that your home was owned subject to encumbrance. I have to request, therefore, that you answer the inclosed inquiries. All | of your replies will be considered as strictly confidential and no information will be supplied to state assessors or Federal | authorities to be used for purposes of taxation. The information will be used only to compile statistics showing totals for || the different cities and states, and the United States. No publication will be made whereby the figures for any individual | can be identified.

Please fill in the answers to our inquiries and return the circular at once in the inclosed | envelope, which requires no postage.

Very truly yours, (148)

634

Mr. William Allen,
1018 Erie Avenue,
Detroit, Mich.

Dear Sir:

Your community is near our already large and rapidly growing plant. You are a real estate broker in | Haverford and we are writing you, together with other *real estate* men, asking your assistance in finding suitable homes for | our employees.

We are faced today with an unusual condition. Our people need a considerable number of houses both large | and small, with or without garages. The prices asked for houses are *excessive*, we believe.

Shall we ourselves be compelled | to build houses for our employees in order to protect them from *profiteers*? Such a step would mean going into || direct competition with property owners of this section. Or can we find for our men houses already built that owners | are willing to sell at reasonable prices, or to rent at reasonable rentals with leases to run one or more | years?

What have you for sale or lease that will meet the housing needs of those *connected* with our company, | where steady work prevails?

Your early consideration of this appeal will be appreciated.

Very truly yours, (176)

635

The Maine Realty Company,
Deer Path, Me.

Gentlemen:

Last winter I spent two weeks of February in the Maine woods in Mr. George *Altamount's* house, ten miles | from Deer Path. At this place the temperature often dropped to thirty degrees below zero. In the center room of | the house there was an open Franklin stove which heated the two bedrooms *comfortably* at all times. The ell-room | at the end of the house contained a stove which made of it a most luxurious bathroom.

The snow drifted | into great white banks as high as the window. We could not go three feet from our door without snowshoes, || and the path leading to Mr. Altamount's house was cut through pure white walls of snow six feet high.

In | the highest winds there was no rocking or jar of the house and never a leak or any sagging of | the roof from its heavy load of snow.

If any of your clients contemplate spending a winter in the Maine | woods,

they would be comfortable in one of Mr. Altamount's houses.

Very truly yours, (174)

636

Mr. Alfred R. Taylor,
920 Spring Garden Street,
Chelsea, Mass.

Dear Sir:

At a meeting of the Board of Directors of the *Chelsea* Land *Association*, held September 8, it was | suggested that conditions were ripe for the *improvement* of our ground by the sale of lots and the building of | *dwellings*.

A great demand is on for houses in Chelsea, resulting in a building boom which is causing the price | of land to soar. *Consequently*, it was thought that if we began with a small improvement of the *eastern* portion | of our tract, it might induce other builders to buy land.

As there is no provision for our Association to || engage in the business of selling lots and building houses, it will be necessary to form a *separate organization* for | that purpose and if organized, the new Association will purchase five or more acres at the *southwest* corner of Parker | and Ashland Avenues at its market value and sell lots and build dwellings thereon. The purchase price of the land | is to be fixed by three experts; the consideration is to be all cash and the amount realized is to | be distributed among our shareholders according to their *individual* holdings.

Kindly inform me whether or not you favor this plan; || also whether you will join with other members in forming this new Association and how much stock you will take. | The shares are to be $100 each, to be paid in cash when 100 shares shall have | been *subscribed*.

Very truly yours, (245)

637

Messrs. D. Behen & Son,
Monessen, Pa.

Gentlemen:

We have moved our offices to rooms 4077–4078 and 4131 | Jenkins Arcade, the *immense* new building at Liberty, Fifth, and Penn Avenues, and we shall be pleased to meet all our | friends and patrons at our new location.

We wish to take this occasion to repeat our *assertion* that Pittsburgh will | be a bigger, better, and more prosperous city, and we think this prediction is now on the eve of being | verified. This is evidenced by the wonderful improvements contemplated by our moneyed men, who would be the very last to || invest unless they were assured of Pittsburgh's future and continued prosperity.

To the thinking investor, the fact that a | $6,500,000 hotel is to be erected by the *Olivers;* that a $1,000,000 hotel is | to be erected by a *syndicate* at the corner of Penn and Seventh Streets; that a $1,000,000 plant is | now being equipped at the corner of Butler and McCandless Avenue, and that according to the latest announcement, a $10,000,000 | steel plant is to be erected up the Allegheny Valley, all give assurance that Pittsburgh is just entering || into an era of *prosperity* unequalled and unprecedented.

Our experience covers a period of twenty-two years; we have gone | through panics and have witnessed the effects of such conditions, and we therefore advise you strongly to invest now. Prices | of realty *around* Pittsburgh were never so low and will never again be so low.

We are prepared to offer | you every facility for investigation, if you will favor us with a visit.

Yours truly, (275)

ARTICLE 57—SAN DIEGO

No real confines mark the city's wholesome life. Four hundred miles of *splendid boulevards* on finely *engineered gradients gridiron* the | charming valleys and meadows that reach toward the mountains and wind among the passes. These great highways spring into the | uplands with the easy leaps of the *panther*, pausing on splendid *promontories* crowned with residences to look back over the | city, the bay, and the distant islands—a superb panorama. Here begin many lovely valleys, with patterned fields like soft | *shawls* over the *shoulders* of the hills, and rocky highlands, outlined with magnificent homes; and men, whose love for the || soil holds them long after they have triumphed over it in *rigorous* climates, have dotted the ridges with *vineclad* bungalows | and trim orchards. A scant half hour by automobile from ocean pier and downtown streets, they find the beauty | of ocean and mountain, and the sports of life in the open, without *relinquishing* their fellowship with the land. It | is a profitable fellowship, with orchards of apple, plum, and peach, the navel orange and the fig, the *grapefruit*, lemon | and *guava*, and vineyards where mighty *clusters* of table grapes and raisins ripen in the clear sun, which, south of || the city, shines along the bay shore on orange groves, alfalfa ranches, and truck farms.

Orchards, chicken ranches, dairy farms | maintained by retired *capitalists*, and vineyards, all edge upon open country aflame with mustard and wild sumac, blazing from the | gray sage and *rippling chamiza*.

Quail *flutter* along the roads. *Sunbrowned* lads with rifle or shotgun *trudge* the highways | enjoying a natural game preserve available elsewhere only to the wealthy and leisured. (273)

Anonymous.

SECTION 39—RUBBER

638

Mr. M. F. Clark,
920 Cleveland Avenue,
Decatur, Ill.

Dear Sir:

A shipment of the famous Goodrich Silvertown Cord Tires for 30 x 3½ rims has | just arrived.

And they are dandies. Each tire is oversized and carries the definite *adjustment* basis against defects of 8000 | miles.

This is the first time that users of 30 x 3½ tires in Decatur have | been given the chance to buy real Cords.

No tire will give you the added riding comfort, additional speed and | power, and the big gasoline savings that a Silvertown will.

We have only a few on hand, so do not || delay in getting your supply. Telephone us and we will put *aside* for you the tires you want until you | can call and get them.

Sincerely yours, (127)

639

Mr. Roscoe T. Loveland,
992 Orange Street,
Sacramento, Cal.

Dear Mr. Loveland:

You are more interested in what you get out of tires than you are about what the | manufacturer puts into them.

But if you knew our factory as well as we do, if you knew our wonderful | facilities and equipment, our experience

and ability, our tires would always be your choice.

Believing that you are vitally interested | in this "dollars-and-cents" subject, we are going to send you from time to time brief descriptions of our | methods of manufacture.

Of course, our factory is large, but more important than the acres it occupies, and its wonderful || mechanical equipment, is the ability and reliability which inspires this organization to build each tire as though its entire *reputation* | depended upon its *performance* in service.

Cordially yours, (128)

640

Mr. D. C. Lee,
829 Bloomfield Avenue,
Woonsocket, R. I.

Dear Mr. Lee:

A bath in live steam sounds strange in connection with tires, but here is a tire just | about ready for the steaming *immersion*.

When the man says, "lower away," down comes the tire, along with many others, | into the immense *vertical* heater. When the heater is filled, a special cover seals it *hermetically* and the live steam | is turned on.

This steam bath insures perfect *cohesion* and *vulcanization* of all parts of the tire. When the tire | emerges, we know we have a worthy tire, uniformly built, evenly constructed with every particle "*welded*" together; a tire with || real life in it and with inherent strength for hard and long service.

Cordially yours,

P. S. Knowledge and skill | in the factory come first. A good tire comes after. (136)

641

Mr. Victor Sterling,
211 Williams Street,
Bridgeport, Conn.

Dear Mr. *Sterling:*

Have you ever stopped to consider what a wonderfully essential product rubber is? Its uses are manifold, | and it is practically *indispensable* to *modern* life and industry.

Coming, as the best of it does, from far-off | tropical countries, it brings with it impressions of the Orient, with its quaint customs, strange practices, and *mysterious* rites.

There | are, of course, many kinds and grades of rubber, but only the best goes into AMERICAN Tires. That is why | we sell them.

Interesting indeed, are the many operations necessary to make this rubber into tires good enough for your || car.

In *subsequent* letters we shall lead you step by step through the most important of these operations. It will | be the next best thing to a trip through the AMERICAN plant.

Cordially yours, (134)

642

Mr. Roswell A. Warrington,
481 Moultrie Street,
Waterbury, Conn.

Dear Mr. Warrington:

Wrapping up service miles!

Here in the illustration you see a tire, after its final stage of | construction, being wrapped and sealed in tough, weatherproof paper to insure that it reaches you in the same perfect condition | as it leaves the plant.

The tire, before wrapping, has undergone a rigid inspection as a final check and measure | of security, to make

sure, as Diamond does, that not one of the careful steps in the construction has been | *neglected* or is faulty.

Inclosed then in this paper casing is a tire, inspected, and as perfect as it is || possible for human hands and modern machinery to make it.

This explains why our tires on the road are *sturdier* | and wear longer. So it is well to remember, nothing better than our tires can be made.

Cordially yours, (139)

643

Mr. Jacob N. Perry,
1002 Sheffield Street,
Hartford, Conn.

Dear Mr. Perry:

When the crude rubber reaches the Goodrich plant it is far from being fit for commercial use; | in fact, it is sadly in need of a bath. And it gets it, too—not the ordinary bath, tub | variety, but a mechanical bath, in which *ponderous* mills grind it into *shreds*, while hot water is forced through each | particle as it passes between the huge rolls of the washing machines.

This process is repeated again and again, many | times, until the water has discovered and separated from the rubber every *atom* of *grit*, *dirt*, and other foreign substance. || The rubber is taken from the mill in sheet form, thoroughly *cleansed*, and is then ready for the drying and | aging room.

It is this careful treatment of the rubber which puts quality into tires, and their good quality is | our reason for *recommending* them.

Cordially yours, (147)

644

Mr. W. H. Walls,
386 Atlantic Avenue,
Los Angeles, Cal.

Dear Sir:

Have you been waiting for tire prices to come down? If so, you need wait no longer, because | they have now declined as low as they will for some time; and we have a very attractive "buy" for | you.

The leading manufacturers have lowered their prices from 7½ to 10 per cent, and *guarantee* them | against any decline before the autumn. We have similarly reduced our prices, but the quality and service remain the same. | *Consequently* our reductions in price are real savings.

In this—our "Fifth Annual Spring Economy Sale"—we offer you regular || first quality tires of the best standard makes, but at the prices of "seconds."

Act now and make this saving | yours.

Respectfully yours, (123)

645

Messrs. W. F. Engle & Company, Ltd.,
901 Thompson Street,
Akron, Ohio.

Gentlemen:

The farther one goes toward the bottom of a can of tire putty, the greater is the increase of | tire *mileage*.

This principle is true with all *Goodyear* Tire-savers; the more they are used, the more tire costs | *decrease*.

You can help your *customers* keep down the tire cost per mile in two ways: Teach them to use | the Tire Putty Outfit and the Tube Repair Kit.

The Tire Putty Outfit consists of one can of putty, one | can of C-35 self-cure cement, and a *buffer*. The cement

is used *principally* in repairing cuts in || the casing, which if not repaired will allow water and dirt to enter the tire Dust and water kill the | tire.

The Tube Repair Kit, consisting of a piece of patching rubber and a tube of C-35 self- | cure cement, is another tire-saver which points the way to *economy*.

You can measure the progress of your business | by your Tire-saver sales, for there is an unusual profit on Goodyear Tire-savers.

Yours truly, (177)

646

Sterling Automobile Company,
Dubuque, Iowa.
Gentlemen:

There has been no tire production to speak of since last November. Since then the surplus supply has already | been consumed and naturally no *blemished* tires were produced. Some *reliable* factories, however, on account of money depression and in | order to secure necessary funds, were forced to *liquidate* their first quality stocks at great sacrifice in prices.

We selected | the best to be had. They are fresh stock, of the latest approved construction, absolute firsts in quality, bearing their | full name, and not branded "seconds". Although the factory guarantee is removed by reason of the price reduction, the quality || is the same, and we fully guarantee them.

Act at once. If you cannot come to our store, phone or | mail us your order, and we will promptly fill it. The goods will be sent by *Parcel Post* or Express, | C. O. D., and subject to your approval.

Yours very truly, (151)

647

Felton Auto Sales Company, Inc.,
Rome, N. Y.
Gentlemen:

It is a bitter battle which is continually being waged between tires and roads. And the tread is the | tire's first line of defense. Here you see the tread being applied by hand to the finished tire body.

"Treading" | a tire is an operation which demands much care and skill. And this FEDERAL expert is carefully at work building | up a good strong defense to protect the tire for its future road conquest.

Tire "treading" is done only by | hand. Machines cannot possibly do it successfully. So, you see from this illustration, each FEDERAL tire receives individual attention at || the hands of the skilled workman, and emerges from his hands as perfect a product as the human hand, combined | with a high order of intelligence and skill, can make it.

That is another good reason why FEDERAL tires wear | longer. They are built throughout to wear against time and rough roads.

Cordially yours, (154)

ARTICLE 58—THE RACE FOR RUBBER

The chemist knows analysis is easier than *synthesis* and that creative chemistry is the highest branch of his art. This | explains why chemists discovered how to take rubber apart over sixty years before they could find out how to put | it together. The synthesis of rubber was discovered, by accident. In drying some *isoprene* over *metallic* sodium a solid mass | of real rubber was obtained

Twenty years before the discovery would have been useless, for sodium was then a rare | and costly metal, a little of it in a sealed glass tube being passed around the *chemistry* class once a || year as a *curiosity*, or a tiny bit cut off and dropped in water to see what a fuss it | made. But *nowadays* metallic sodium is cheaply produced by the aid of electricity. The difficulty lay rather in the cost | of the raw material, isoprene. In industrial chemistry it is not sufficient that a thing can be made; it must | be made to pay. Isoprene could be obtained from turpentine, but this was too expensive and limited in supply. It | would merely mean the destruction of pine *forests* instead of rubber forests. Starch was finally decided upon as the best || material, since this can be obtained for about a cent a pound from potatoes, corn, and many other sources. Here, | however, the chemist came to the end of his rope and had to call the *bacteriologist* to his aid. The | splitting of the starch molecule is too big a job for man; only the lower organisms, the yeast plant, for | example, know enough to do that. *Professor* Fernback, of the Pasteur Institute, after eighteen months' of hard work discovered a | process of fermentation by which a large amount of *fusel* oil can be obtained from any starchy stuff. *Hitherto* the || aim in *fermentation* and *distillation* had been to obtain as small a proportion of fusel as possible, for fusel oil | is a *mixture* of the *heavier alcohols*, all of them more poisonous and *malodorous* than common alcohol. But, here, as | has often happened in the history of industrial chemistry, the by-product turned out to be more valuable than the | product. From fusel oil, by the use of *chlorine*, isoprene can be prepared, so the chain was complete. (378)

From *Creative Chemistry* by Edwin E. Slosson, Literary Editor of *The Independent*.

SECTION 40—SCHOOLS

648

Dr. Russel F. Falkner,
The Connecticut Business Institute,
Stamford, Conn.

My dear Dr. Falkner:

I am much gratified to hear that your *institute* will extend its *activities* to South America. | One of our greatest *international* needs is the development of closer *intellectual* and cultural ties with the countries of Latin | America, and I feel certain that the Institute can contribute toward this important end.

Very cordially yours, (57)

649

Mr. Edward Price,
Harrisburg, Pa.

Dear Sir:

Schoolmen's week will be held in the University of Pennsylvania, either the first or second week of April. | You will be *notified* of the exact date very soon.

Due to the fact that you are interested in the | commercial section, I am sending you a *questionnaire* which I am sure you will be pleased to fill out and | return to me at once. From this information it will be possible to outline a program which will be profitable | to the greatest number.

Very sincerely yours, (87)

650

Western Institute of Domestic Science,
St. Louis, Mo.

Gentlemen:

I have examined with much interest the lessons in cooking offered by the Western Institute of Domestic Science, and | believe that they afford a valuable course of instruction for either the *professional* cook or for the woman who wishes | to be her own cook.

The subjects covered are treated in a most *comprehensive* manner. Every phase of the work | is so clearly illustrated and directions are so *explicit* that the most *inexperienced* ought with reasonable application to become expert | in a very short time.

Very truly yours, (88)

651

The Western School of Mines,
Stockton, Cal.

Gentlemen:

On February 2, I advised you that we were unable to locate Mr. Dodge, as an employee of this | company.

Since that time, he has reported to my office and I find that his name is Hodge and that | he is employed in our Foundry Core Room.

I am very glad to learn that he is ambitious and trying | to get ahead, and I appreciate your courtesy in writing to me regarding him.

I assure you that I shall | always be glad to *learn* of any of our employees who are making *preparation* to fill a better position in || life.

Yours very truly, (104)

652

Mr. Frank L. Rogers,
982 Fulton Street,
Brooklyn, N. Y.

My dear Mr. Rogers:

I am very much interested in your letter of February 13.

It is necessary to give | every possible encouragement to any young people who are looking forward to *preparing* themselves to teach commercial subjects. The teachers | of these subjects are very scarce.

Our regular Teachers' College Commercial Course must be taken during the day. However, there | is no reason why *ambitious* young people should not be able to prepare to teach commercial subjects by attending the | evening school. Just now is the best time to start either the Bookkeeping or Shorthand course. The sessions are held || three evenings per week from 8.30 to 9.30 and the tuition is $15.00 per month.

Very truly | yours, (121)

653

Mr. Edward R. Brady,
628 Laurel Street,
Spokane, Washington.

Dear Sir:

It is a pleasure to have your recent inquiry about our Modern Business Course and Service.

Inclosed with | this letter is a copy of our booklet "Forging Ahead in Business." This booklet will lay before you a plan | for increasing not only your income, but the pleasure you get out of your work.

Naturally you are interested in | knowing just how the Modern Business Course and Service may be of definite assistance to you personally. We are asking | our western representative to

get in touch with you and to give you additional information. Any questions you may have || in mind, I know he will enjoy answering for you and he will appreciate the opportunity to be of service. | 120

H. Addington Bruce,

654

Mr. John W. Graham,
Pottsville, Pa.
Dear Mr. Graham:

This letter is being written to you not because we *anticipate* a heavy demand for good commercial | teachers for next fall, but because our files already contain a *healthy* budget of good openings.

Promotion is due every | *worth*-while teacher. If you have a good position now, we do not want to interest you in anything else. | However, if your plans include a change of location, you can put yourself in line for a better position with | little difficulty by *enrolling* with us and taking advantage of the fine opportunities on our list.

If the kind of || position you want does not appear on the inclosed list, tell us what you want and let us find it | for you. We are looking forward with interest to your reply.

Very cordially yours, (134)

655

Mr. Percy C. Madeira,
Rockford, Ill.
Dear Sir:

The Harvard Club offers two *scholarships*, of $350 each, payable *semi-annually*, to *deserving* graduates of | *preparatory* schools who desire to enter Harvard College in the Freshman Class.

The amount of one of these awards may | be increased with a corresponding lessening of the other, as the necessities of the applicants selected may appear.

The selection | of applicants will be made by the officers of the club. The selection will be based chiefly upon the character | of the scholarship. Physique will be considered as bearing upon the question of staying power.

Application should be made in || writing to the secretary of the club not later than June 1, and must be accompanied by letters from the | head master of the school as well as from two other instructors of the applicant.

We will appreciate your courtesy | in posting this letter in some *conspicuous* place. Any further information desired will be furnished by the secretary.

Yours truly, | (160)

656

Mr. Carl Steel,
Belleville, Ill.
Dear Friend:

We should not have thought of writing you had it not been for the principal of one of | the schools in town, who in some way came across a copy of our great patriotic song "What Do You | Say, Boys?" It "caught" her immediately and after purchasing copies for her school, she sends word that it is the | best song she ever put before her pupils. They demand that it be sung every morning.

This principal says "you | must get this song before every school principal in town," and that is our only excuse for writing you.

"What || Do You Say, Boys?" inspires to *patriotism*. It sings *exceedingly* well, and the words are both sane and *sensible*.

You | recognize the fact that every opportunity should be grasped to instill patriotism into the lives of the school *children;* and | we will promise that "What Do You Say, Boys?" will make a wonderful impression.

Should you not write for copies | now while the idea is fresh in your mind?

Very cordially yours, (172)

657

Mr. A. C. Hitchcock,
Johnstown, Pa.

Dear Mr. Hitchcock:

You are invited through *recommendation* to become a member of the *Manuscript* Service Bureau connected with this | college; and we inclose in this letter full details of this service.

Your success in your literary work is important | to you and you naturally wish to secure that which is considered high-class in every respect; in other words, | the very best there is.

You will notice that our staff consists of successful authors—those who have had their | writings published in the best standard magazines. Our institution is the largest one of its kind.

These are important matters || to you when you are considering your own success in writing.

You will receive many benefits from our membership service | and in writing your manuscript you will receive the personal help of successful authors. The head of our instruction department | is Henry Albert Phillips, well-known author, playwright, and critic. Mr. Phillips' instruction texts have been endorsed by the greatest | writers of today.

Give our plan of co-operation your careful study and let us have your membership application very soon. |

Yours truly, (182)

ARTICLE 59—TEXTBOOKS

I should like to see a national board of censors appointed to supervise the publication of textbooks for our schools, | and I should like that board to have as one of its chief purposes the preventing of the publication of | any textbook that is dull.

We deplore the lack of cultural interests among the masses of the people. We marvel | at the *intellectual inertia* displayed by *myriads.*

"Nearly all these mentally lazy folk have been at school," we say. "It | is impossible that they are naturally dull, else education would have made their minds more active."

But usually we are || quite wrong in throwing the blame on their mental *constitution.* Rather, we should hold *blameworthy* our faulty schooling system and | not least the textbooks we foist upon our school children.

There is scarcely a subject in the school *curriculum* that | can not be made fascinating if rightly handled. Every subject, for the matter of that, is an inherent appeal to | the *instinct* of curiosity.

Than this instinct, none is more essential to mental growth. Keep curiosity alive and there will | be an ever greater acquisition of knowledge.

But what do we do?

Our children of necessity have to study through || textbooks. We trust the writing of these, in the main, to *Gradgrinds* and Dry-As-Dusts. We seem to take | an *abnormal* pride in having

our school books as prosy and tedious as it is possible to make them.

As | a result, we not merely stifle the instinct of curiosity; we do worse.

We rouse to an unhealthy over-*functioning* another | instinct — the instinct of flight.

People instinctively flee from the disagreeable. If they cannot flee physically, they at least flee | *figuratively;* that is, they achieve flight by putting the disagreeable out of mind. Such is *precisely* the course taken by || most of our children.

Unwillingly, they apply themselves to the hateful textbooks so long as they are obliged to do | so; but, once freed from the compulsion of study, they promptly proceed to forget the contents.

Not only this, but | they unconsciously transfer their hatred for the textbooks to books in general. Reading and studying have been made *distasteful* to | them, so that they avoid both.

It is time to face the situation honestly.

If we want minds to grow, | we must truly help them grow. As things stand, we are positively checking mental growth through the *miasmatic* influence of || our textbooks. (402)

H. Addington Bruce.

SECTION 41—SOAPS, TOILET ARTICLES, AND PERFUMERY

658

Miss Elizabeth Evans,
Clinton, Iowa.
Dear Miss Evans:

We have received your card.

We are mailing you a book "The Whys of Cooking," which is | what we send to *Domestic Science* teachers for use in their regular work.

"The Calendar of Dinners" is a very | *attractive* edition. We send it only upon receipt of 10 cents in stamps, to cover the mailing charges.

If you | have a class in *Laundering,* we shall be glad to send you a copy of our "Laundry Manual" to look | over, and use in your classes if you wish.

Yours very truly, (92)

659

The Rubberset Company,
Newark, N. J.
Gentlemen:

Some time during my sixteenth year I bought a Rubberset Shaving Brush. That brush has been used on an | average of three times a week since. It went through college with me, which was *doubly* hard on the brush, | as it was subject to many borrowings. The brush has been used at least 2511 times, in | all sorts of water, with all sorts of soap; and under all sorts of conditions. I am not inclosing the | brush in a separate package, because, from the looks of things, it will be good for 2500 more || bouts with the beard. Then, perhaps, I may retire it.

There have been so many letters in your" ADS" about | extraordinary happenings, that I thought I would just tell you what a brush had done, is doing, and will be | doing for a long time to come.

Very sincerely yours, (150)

660

The Ka-Dene Medicine Co.,
9 Lexington Avenue,
Elizabeth, N. J.
Gentlemen:

I wish to thank you for your wonder-

ful *ointment* and *medicated* soap. I had a number of dogs on | my place *suffering* from both eczema and *mange* in the worst form. I was told by a *veterinarian* that one | of them ought to be *chloroformed.* Instead, I used your ointment and soap faithfully, and every dog of them is | now thoroughly cured and has a beautiful coat.

The French bulldog, which I was advised to chloroform, I sold last | week for $250.00 to a French bulldog *fancier* who expects to place him on exhibition at Madison || Square Garden in the *Westminster* Kennel Club show in February.

I recommend your ointment and soap to all of my | customers. I have heard many wonderful stories of recovery due to your marvelous cure.

Your ointment and soap should be | used in every kennel in America.

Yours gratefully, (148)

661

Miss Florence Hall,
East Dormitory,
University of California,
Berkeley, Cal.

Dear Miss Hall:

It is impossible to give you in a letter the information you ask.

There is probably no | staple advertised and which has been advertised for so long a period as Ivory Soap.

It is one of the | few national brand staples.

There is hardly a general store in the United States or Canada that sells household *commodities* | and which does not sell Ivory Soap.

Our method of distribution is to sell Ivory Soap direct from our factories | or warehouses to wholesale *jobbers* who in turn supply the retailer.

Ivory Soap is advertised most *extensively* in the magazines. || It is also advertised in street cars throughout the entire country.

There are also many *miscellaneous* ways of advertising Ivory | Soap, as illustrated in some of the material we are sending you herewith. In fact, Ivory Soap is advertised in | almost every way except on bill boards.

Yours very truly, (150)

662

Mrs. W. B. Lamb,
Charlotte, N. C.

Dear Mrs. Lamb:

Our compliance with the request contained in your letter of December 10 will depend upon how many | sample packages of Ivory Soap Flakes you want and the manner in which you propose to use them.

We *unfortunately* | would not consider it justifiable advertising for us to send you these packages for *indiscriminate* distribution.

While we advertise them | as free to all who ask for them, we like to have the personal contact that comes from a direct | and individual request.

We shall be glad to have you use Crisco as a prize or as prizes in your || Better Bread Making Contest, but we will send you the Crisco only with the understanding that, if it is offered | as a prize, all bread entered in the contest must be made with Crisco.

We have given cans of Crisco | many times in our work with the Home Demonstration Agents and Extension Workers.

You may have a 3# can | of Crisco as a single prize, or three 1# cans, just as your judgment dictates.

Yours very truly, (179)

663

Messrs. Bedford & Milne,
332 Wilson Street,
Winston-Salem, N. C.
Gentlemen:

We consider the laundering of blankets so important, if they are to wear well, keep their soft, woolly quality, | and not "felt up," that we are glad to co-operate with you in helping women to know the best way | to wash their *blankets*.

Wool, like silk, is an animal fibre, and extra care must be taken in the choice | of soaps used to wash it, and the methods employed. Rubbing is ruinous. Water too hot, or too cold, will | cause wool to shrink and mat. Harsh soap will have the same effect, and in addition will turn it yellow || and weaken the fibre.

We have assured ourselves that Lux does not contain free alkali or any other chemical *injurious* | to the finest grade of wool. It makes a thick lather that eliminates rubbing. It dissolves so thoroughly that no | trace of it is left in the blanket to turn the wool yellow. We got excellent results when we washed | our finest blankets with it.

We welcome this opportunity of working with you and are glad that the tests and | experiments we have made have demonstrated that Lux is an ideal product for washing blankets.

Very truly yours, (198)

664

Mrs. R. R. Schnell,
472 Troy Street,
Kankakee, Ill.
Dear Mrs. Schnell:

We have to return your letter, as there is no way to make a practical use of | your suggestion.

It has given us great pleasure to hear from you. The story you have sent, even though the | idea could not be used *originally* in an advertisement, has in it a very novel element.

You would be amazed | at the number of letters we get bearing out the truth of your prediction.

We are sending you an advertisement | which is not very new, but the time between its issue and the *arrival* of your letter is so short || as to preclude the advisability of using another idea like it now.

We should like your little girl to have | an Ivory Soap Calendar and we are sending one to her addressed to you.

There is also a little book | which she may enjoy called "The Cruise of the Ivory Ship."

We do not like to omit this opportunity to | mention Ivory Soap Flakes. We should like you to try the little package we are sending.

Yours very truly, (179)

665

Messrs. John T. Felton & Co.,
Aurora, Ill.
Gentlemen:

If you have washed cars with some of the soaps now on the market, you have often wondered why | you did not get the results you expected.

We have felt for some time that garages should be able to | secure a high-grade soap at a reasonable price, a soap which can be used without injury to the finish | of the car. After considerable *experimenting*, we have prepared a soap that will not injure the finish of the car. | This soap is sold in barrel *quantities* only.

Send us an order for a barrel of our Auto Soap, and || if, for any reason, you are not entirely satisfied, you may return it. We are confident that you will be | pleased with its results, but we want you to know you are not running any risk with your first purchase. |

The peculiar properties which we have been able to *incorporate* in this soap will give you results you have not | obtained before. A trial will show how easy it is to remove grease and dirt from the car and bring | out the finish without injury to the paint.

The price is 15 cents per pound net, delivered to you. No || extra charge is made for the *container*.

Yours very truly, (210)

666

The Rubberset Company,
Newark, N. J.

Gentlemen:

About twelve years ago, while stationed with C Company of the First *Battalion* of Engineers at Pantar, *Mindanao*, P. | I., I bought a brush from you. I ordered from an advertisement in "The Saturday Evening Post," leaving the selection | to your judgment. You kept my dollar and a quarter and sent me about a hundred dollars' worth of brush. |

From that time until a couple of weeks ago, I was the proud owner of a regular powder-puff of | a brush, one that showed no signs of wear save a deep *discoloration* on the white part of the handle. || It was the very best brush I have ever owned and it was my intention to use it for the | full period of twenty years and then return it to you with its history. It saw quite a bit of | service in many out of the way places.

To my *inexpressible* grief—though I tried hard enough to make my | feelings known to all within hearing—some villain too deep for words has stolen my treasure. I offered a reward, | doubled it, and even tripled it, without response. I do not blame the chap at that.

The result is, I || want another RUBBERSET. I wish you would send me a catalogue, price list, or whatever you do send, and I | will holler right back.

I know this experience of mine does not sound like a *frequent* customer, but I'd be | willing to bet that I have sold a hundred brushes for you.

Yours truly, (254)

ARTICLE 60—A HINT TO COLLEGES

I wish that in every college in the land it were made *obligatory* to study, not merely *psychology*, but more | particularly abnormal psychology. The result would be a vast *enlargement* of public understanding of our gravest social problems.

The students | would be helped to a better understanding of themselves, of their personal possibilities, limitations, and tendencies. They would gain information | assisting them to a wise choice of life work.

Most important of all, they would learn how to manage their | lives so as to maintain at a high level mental and *moral*, as well as physical health.

The problem of || abnormal psychology—dealing as it does with the insanities, with functional nervous and mental *disorders*, with vice and crime—are | essentially problems in faulty human behavior. Their *analysis* necessarily involves a close *scrutiny* of the factors conditioning right as well | as wrong conduct.

Such a scrutiny is obviously desirable for young men and women about to launch on the serious | business of life. In few colleges are they now assisted to make it.

The colleges fill their eager minds with | facts relating to every subject under the sun—excepting their own *personalities*. College authorities seem to think that they have || fully performed their duty by equipping their students intellectually for the battles of existence.

But experience has again and again | shown that a man may be an intellectual giant, yet fail as a member of society because of personal trends | and desires which he has not been taught to control and overcome—which he has not even been taught to | recognize as present in him.

Thus an uncontrolled trend to *self-centeredness* has made many a man of highly trained | intellect a menace to his fellow beings. It has caused nervous wreckage in many another. It has led still other || men through the gateway of insanity.

Moral *cowardice*, unchecked and *unrecognized*, is another *prolific* source of human failure and misery | from which the intellectual are not exempt. The duty of the colleges surely is to help the youth escape pitfalls | like these no less than to attain intellectual vigor. (349)

H. Addington Bruce.

Section 42—Stocks and Bonds

667

Mrs. C. Elmer Brown,
1413 Scully Avenue,
Scranton, Pa.

Dear Madam:

Owing to the general financial condition prevailing throughout the country, the Board of Directors of this company have | *reconsidered* the matter of issuing additional stock as authorized at the stockholders' meeting held on October 15, and have decided | to defer this action.

We, therefore, inclose our check for $146.39 to your | order, refunding the payment on your subscription with interest at six per cent per annum for both *capital* and subscribed | surplus to February 26, 19—.

Very truly yours, (90)

668

Mr. Robert J. Manning,
Parkway Building,
New York, N. Y.

Dear Sir:

This morning you gave us instruction by *telephone* to purchase for you one hundred (100) shares of | the *Manganese* Mines and Steel Company's stock at three and a quarter. This we have done and, as agreed, we | will carry this stock for you until Thursday or Friday of this week, at which time you are to send | us your check for $325.00.

Respectfully, (70)

669

Mr. Edward B. Wallace,
1430 Cotton Street,
Brockton, Mass.

Dear Sir:

We are inclosing various lists

of foreign government internal bonds and German *Municipal* and Industrial bonds which you | requested in your letter of March 5. They can be purchased at prices based on the current value of the | *German* mark, *Italian* lire, *British* pound sterling, and French and Belgian franc, as found at the head of each column. | Attached to these charts is a list of prices as of the close of business today.

Very truly yours, (79)

670

Mr. Collins P. Lowell,
781 Crossett Street,
Fort Smith, Ark.

Dear Sir:

At the suggestion of a *mutual* friend, who is already a subscriber for a large block of stock | in the Wells Company, we are sending you this invitation to become a subscriber.

Under the plan proposed for the | sale of the stock in this company, all *subscribers* will be treated alike; there will be no stock issued for | services; no promotion stock; no stock sold for other than cash; and the stock will all be sold at the | same price.

Your name written on the inclosed card will bring you full information.

Yours very truly, (97)

671

Mr. Henry Reichert,
641 Pratt Street,
New Britain, Conn.

Dear Sir:

We are offering a limited amount of stock in a *thoroughly established* enterprise at par. The finished product | of this company is recognized as standard throughout the United States and Europe. There is a world market and a | large demand for this manufactured essential.

The present financial condition of the company is unusual. It has no obligations save | current bills, no bonded *indebtedness* or notes payable, and no preferred stock.

The domestic business is developing measurably during this | reconstruction period, and the export orders alone should show net earnings of 25 per cent on the entire capital || stock.

The stock of this company further possesses great *potentialities* from a dividend position.

We strongly advise that you send | for detailed information pertaining to this uncommon investment, and it will come to you without obligation of any nature.

Yours | truly, (141)

672

Mr. William P. Guest,
430 Woodland Avenue,
Lancaster, Pa.

Dear Sir:

Under date of March 22 there was mailed to the stockholders of the Darby Trust Company of | Darby, Pa., a letter advising them of an offer made by the *Fidelity* Trust Company to purchase the stock of | the Darby Trust Company as fully explained in the above-mentioned letter. As we have not heard from you in | reference thereto, and as your stock has not been deposited, we are inclosing a copy of the letter for your | consideration.

Over sixty per cent of the stock has now been deposited, thus evidencing the approval of more than the || *majority* of the *stockholders*. We trust that you will arrange to send your stock in for

deposit with the Fidelity | Trust Company as trustee, either direct to their office or through this company, just as soon as you can *conveniently* | arrange to do so.

Very truly yours, (147)

673

Mrs. Elizabeth Clintner,
2050 Ruben Building,
Oklahoma, Okla.

Dear Madam:

I am not offering you a "sure thing," neither am I asking you to venture any large sum | for the benefit of a *promoter*. I merely ask you to go into *partnership* with me to as great an | extent as you care to, on a basis of share and share alike (to the extent of your investment) on | the profits.

Twenty-two out of twenty-five wells drilled to date have been producers; so that while we may | not strike gas the chances are seven to one that we will, and if our well proves to be even || moderately successful, your investment will pay large profits.

The inclosed folder practically tells the story, but if you would like | further details, I shall be glad to give you more information.

Only do not delay—there are less than | 7000 shares to be sold.

Very truly yours, (148)

674

Mr. Samuel Stevenson,
4210 Garden Street,
East St. Louis, Ill.

Dear Sir:

Read the inclosed leaflet carefully.

It shows you why Babson *Clients* who pay $100.00 a year | for advice and information can afford to do it.

In six months, from November 7 to May 20, the average | of the forty stocks *mentioned* has dropped over eighteen points. This means the saving of hundreds of dollars to Babson | Clients who realize that the long swing method is the only safe and profitable one to follow.

Did you sell | your securities eighteen points above their present level?

If you did not, see to it that you do not get || caught again. Furthermore, every drop in the market brings us nearer the buying point. Babson Clients will be told when | and what to buy at the opportune moment, and I urge you to return the inclosed slip at once with | your check, so as to get the benefit of this advice.

Respectfully yours, (153)

675

Mr. Walter E. Lloyd,
443 Franklin Street,
Boston, Mass.

My dear Mr. Lloyd:

Are you familiar with Government obligations called Treasury Savings Certificates? For a small sum of money, | to be invested for a short time, there can be no better purchase. You can purchase today for $83.20 | a $100 (maturity value) Treasury Savings Certificate, which will increase each month and at the | end of five years pay you $100.

Small sums for emergencies are handy; for travel they are a | convenience. Save for a trip through our own beautiful West, or a summer abroad. Read the circular describing the certificates. || Since your certificate is automatically registered, it relieves you of any worry from theft, fire, or carelessness.

The subscription blank | is for your

convenience. Your check accompanying it will bring you a certificate in a day or two.

Respectfully yours, | (140)

ARTICLE 61—QUIT "SWAPPING JACKETS"

It is a matter of history that some years ago, in a prosperous Ohio agricultural section, six bright sons of | a bright farmer frequently made from $250 to $500 each morning before coming down stairs | to breakfast by simply "*swapping* jackets."

Unfortunately, they extended the jacket-swapping period to cover the whole day. No work | was done on the farm, the mortgage was *foreclosed*, nobody appeared to take the last jacket at the highest price, | and the family went to the poorhouse.

There has been a revival of late of the jacket-swapping practice by || many people in many sections of the United States. It is time to quit. Passing over something which we possess | to some other person at what we know to be double its real value, and replacing it with something which | somebody else sells to us at double its value, in the end works good to nobody; indeed it creates a | *vicious* circle which injures everybody. Let us give hot air a holiday. Let us practice economy in the use of | *adjectives*. Let us win new wealth by work rather than wit. Let us so change the current of public print || and talk that the present rule, which places all the real news in the advertising columns and the advertising in | the news columns, becomes *obsolete*, and we go back to the good old principle of calling a spade a spade. |

Real wealth will come from real work, real economy, real loyalty. It is time to put our face against the | hard but *illuminating* facts and shape our actions to fit things as they are and not things as they ought | to be but are not. (285)

"The Corn Exchange."

SECTION 43—TELEPHONE

676

Mr. James F. Ambler,
1920 Detroit Avenue,
Cleveland, Ohio.

Dear Sir:

Your attention is called to the inclosed bill, which is for the month of July. We have had | numerous requests from our patrons to bill monthly instead of quarterly. *Inasmuch* as this method is followed by most public | service companies we have decided to adopt it, and in future bills will be *rendered* monthly. All bills are due | on or before the fifteenth of the month, and they are payable at any of the Company's offices.

Very truly | yours, (81)

677

Mr. Walter Bedford,
561 Steel Street,
Altoona, Pa.

Dear Sir:

On January 21 standard *schedules* for toll and long distance calls were established throughout the country by | order of the Postmaster General. Shortly thereafter a temporary injunction was issued in Pennsylvania *restraining* the use of these schedules | for *intrastate* service. In accordance with a recent *decision* of the *Supreme Court* of the United States, this *injunction* | was dissolved on June 11; consequently the new toll rates, rules, and regulations

with certain exceptions, will be applied to | all toll and long distance messages on and after June 21.

If you desire a further explanation concerning either || the local service rates or the toll service rates, please call at any of our business offices and the information | will be supplied.

Respectfully, (124)

678

Mr. George C. Tucker,
252 K Street,
Washington, D. C.

Dear Sir:

This company is compelled to advance the rate paid by persons who receive telephone service under schedule D | from $2.00 per month to $3.00 per month. Does this frighten you? Do you think the advance is | unjust?

Come, let us reason together. Prices have advanced in almost every other line except telephone service. We must pay | present-day costs, and at the same time we have been trying to maintain the prices for telephone service which | have *previously* obtained. Obviously this is like trying to cut a suit of clothes for a two hundred pound man || from the same amount of cloth that a boy ten years of age would need.

It can not be done. |

Telephone expenses have increased ninety-five per cent in five years. The telephone rates of five years ago are still | in effect.

Think our situation over *conscientiously*. Put yourself in our position and see if you do not think we | are justified in making such an increase.

Very truly yours, (170)

679

Mr. G. Y. Yeager,
574 Lake Street,
Erie, Pa.

Dear Sir:

Over eighteen years ago *independent* telephone plants were established to supply service *throughout* Eastern Pennsylvania. These organizations were | effected by local people to secure relief from the *exorbitant* charges then made for a very limited service. It was | those independent telephone companies that forced the exceptionally low rates of the present day.

United exchanges now operate over eighteen | thousand stations, and handle an average of one hundred thousand calls daily. This service is rendered to more than one | hundred thousand telephones through independent connection companies.

The cost of telephone operation has been rising *steadily* during the past few || years, and now, despite the fact that every possible economy has been introduced, telephone revenues are not sufficient to meet | the increased wages and the higher cost of materials. Therefore please consider this as a notice that, effective August 1, | it will be necessary to adjust your local service rate according to the revised schedule of rates filed with the | Public Service Commission. Copies of these rates are also on file in our division offices and local exchanges.

Yours truly, | (180)

ARTICLE 62—COLLEGE SPORTS

During our tour, the Herr Director had a chance to see one university come out of its *incoherence* and *inexplicable* | confusion into unity. He heard it roar like the "Bulls of *Bashan*," fling its

flaring colors to the wind, hoot | its defiance to the enemy, dance, dervish-like, around the battle flames; he saw tens of thousands of young men | suffering the war fever, and an equal number of young women shrieking in wild *delirium;* he saw *embankments* of automobiles | struggling to reach the scene of conflict, armies of men trying to storm the *ramparts*, and the newspaper correspondents mad || from haste; while in the center of it all, twenty-two disguised men struggled for the chalk-line. Unfortunately, no | friendly guide was near us to explain it all, and as I am still an *un-Americanized* alien to a | football game, its meaning was lost to my guests.

When two men were carried from the field limp, and seemingly | lifeless, the Frau Directorin promptly fainted. The Herr Director was beside himself, for there was no way to *extricate* ourselves | from the maddened mass of humanity; but while he was wildly and vainly calling for water, she revived, and we || stayed to the finish. I wished I had not brought them, for to appreciate a football game one must be | born in America, and no explanation I offered could convince the Herr Director that we are not more cruel than | the Spaniards, whose *opponents* in their deadly games are bulls, not men. The Frau Directorin still sheds tears at the | remembrance of how badly we use our "perfectly young nice men."

The *fierceness* back of this conflict, the vast amount | of money spent upon properly playing the game, the primary place it occupies in the imagination of the American youth, || its deadening influence upon scholarship, and all the *multitudinous* pros and cons, are overshadowed by the fact that, as far | as the community at large is concerned, it expects this Roman holiday, and a college or university is considered good | or poor according to the degree that it *caters* to this desire. One thing I can say for it; it | is thoroughly American, bringing into the limelight some of our *virtues* and most of our faults. (376)

From "Introducing the American Spirit," by Edward A. Steiner.

SECTION 44—TESTIMONIAL

680

U. S. Gutta Percha Paint Company,
Pawtucket, R. I.

Gentlemen:

We have used Rice's *Gloss* Mill White for several years in both our New York and Syracuse plants, and | it is wearing well.

This finish is easily kept clean, and its high *reflecting* power is *remarkable*, especially on dull | days when in the past we have had to resort to *artificial* lights.

Very truly yours, (56)

681

Mr. William E. Hodge,
248 Cashman Avenue,
Buffalo, N. Y.

Dear Sir:

I have examined the relief maps made by Mr. George Thorne-Thompson with some care and regard them | as *distinctly superior* in several respects to any of the older physical maps.

Teachers of history as well as of | geography will find them *serviceable* in many ways, particularly in showing the

relation of *physiographic* features to the movements of | population.

Very truly yours, (64)

682

The Ottawa Saw Company,
Ottawa, Kans.
Gentlemen:

I received my OTTAWA Engine Log Saw in March. I started to use it immediately. Although I am sixty-two | years old, I can do as much work with this saw in a few minutes as eight men can | do with cross-cut saws. I have never had any trouble with the saw, and the cost of gasoline to | operate it seems a mere trifle.

Very truly yours, (69)

683

Mr. Paul Munroe,
Young Men's Christian Association,
Kansas City, Mo.
Dear Mr. Munroe:

As I explained to you this morning, we have not put our new *typewriter* ribbon-making machine | to any *extensive* use up to date, as we have made only about seventy-five ribbons on it. Of the | ribbons we have made, I can report that they have worked out very satisfactorily, proving to be better than those | ribbons which we have been buying from the various ribbon manufacturers.

Very truly yours, (74)

684

The Shannon Hardware Company,
320 East Ayer Street,
Brocton, Mass.
Gentlemen:

It gives us pleasure to say in answer to your inquiry of February 20, that the Kalamazoo Stove Company | of this city is large and growing, and is a thoroughly reliable company. They have built up in this city | one of the largest *industries* in the *world*. They have customers in every state and town in America.

We have | never heard of a single case where they have failed to live up to their agreement.

Very truly yours, (79)
President.

685

The John C. Winston Co.,
1006 Arch Street,
Philadelphia, Pa.
Gentlemen:

I have been using with a second year class Bookkeeping for Modern Business, and the results have been very | satisfactory. This class is composed of students who came to me without a good *foundation* in the elements of business | and arithmetic. Most of them were also weak in spelling. They have taken a great deal of interest in your | book, Bookkeeping for Modern Business. Most of them have come to have an excellent working knowledge of the account, as | they have seen it function. Thus bookkeeping has lost most of its mystery.

Very truly yours, (96)

686

The Arkansas Pine Association,
Little Rock, Ark.
Gentlemen:

It gives me great pleasure to say that the house I bought from a member of your association upon | your recommendation about nine years ago is in just as good condition today as when it was erected. It has | been moved

several times. Once we *transported* it a distance of one hundred miles. With the exception of a few | new clapboards which we had to replace because the originals were damaged in transportation, no repairs whatsoever have been needed. |

I give the house a coat of paint every two years, and it has been my home both summer and || winter ever since I purchased it.

I do not believe *portable* houses can be built better than the type of | which mine is one.

Very truly yours, (127)

687

The American Metal Company,
Newark, Ohio.

Gentlemen:

I take pleasure in indorsing your new folio regarding which you have made inquiry. The sheets in this folio | are a vast improvement over the ordinary bound reference form, for the reason that it enables my draftsmen, *specification* writers, | and engineers, as well as myself, to refer conveniently to the data which we wish to use; and, furthermore, it | is data which I have always contended should be furnished to the engineer and architect—that is, detail drawings showing | the actual construction or installation details of the goods advertised, together with *tabulated* data, all of which are essential to || the engineer and his *subordinates*.

I am a great believer in catalogues, and believe that the bulk of the trade | literature in catalogue form is of value to the designing and construction engineer. It forms in my case a very | large and valuable part of my *technical* library.

The data that you are now publishing in this folio form I | think is the best thing of its kind I have seen yet, and is in constant use in my office. | I wish you success in this publication.

Sincerely, (188)

688

Thomas Jefferson Institute,
Springfield, Ill.

Gentlemen:

It is with a great deal of pleasure that I comply with your request for my opinion as to | the value of the Thomas Jefferson Institute.

It has been with *genuine* pleasure that I have recommended the *systematic* business | training course of the Institute to something over one hundred men who have had a desire to go ahead in | a large way. I have also had the pleasure of watching a number of these men expand and prosper.

To | me the Institute has been a most valuable tool in seeking out the short cuts and better methods of business. || It started me to thinking along better lines and I do not hesitate to credit its work with a large | measure of the business training which I could have received in no other way.

It does seem to me that | men in big business everywhere would find a most valuable aid in the course, both in posting them on latest | business practices and in assisting them in the education of their department heads and employees.

I see in the course | one of the most valuable tools with which ambitious men must work to succeed.

Sincerely yours, (196)

689

Alexander Hamilton Institute,
Astor Place,
New York, N. Y.
Gentlemen:

During the year, I had a six months' *sabbatical* leave of absence and spent my time with J. G. | White & Company, Engineers and Contractors, New York City. One of the first things which was *forcibly* brought to my | attention was the necessity of a general business training for an engineer. Among other things, your course on finance was | brought to my attention, and I devoted some of my spare time during the year to the study of your | books, pamphlets, and problems. I can say without hesitation that I have been greatly benefited by the reading and also || enjoyed it. The books are evidently written by experts in their respective lines, and great care has been exercised in | leaving out *irrelevant* and *theoretical* discussions, focusing the student's attention upon the actual commercial practice in this country.

I feel | that your course meets the needs of a great many technical graduates who need a broad, financial, and business training | in order to be successful in their chosen line. It gives me, therefore, great pleasure to recommend your course to | young technical graduates.

I wish also to thank you for your courtesy and kind attention to my needs while taking || your work.

Yours truly, (204)

ARTICLE 63—LIFE AT COLLEGE

The *Herr Director* shook his head many a time at the external glory of our *universities* and even more at | the comforts and *luxuries* of the *dormitories* and *fraternity* houses. We were guests of one fraternity at dinner. About twenty | young men were living under one roof, having chosen each other by some *mysterious*, selective process, and I was tempted | to think that it was their *negative* rather than their positive qualities which drew them together. We were shown the | house from cellar to garret, much to the dismay of the Herr Director, who does not like climbing stairs, but || to the joy of the Frau *Directorin* who, womanlike, not only loves to peep into closets, and see pretty rooms, | but wanted to lose some of her "meat" as she expressed it in her *quaint* English.

Each of these young | men occupied a suite of three rooms. The hangings were heavy and not in the best taste, the chairs all | invited to *leisure*, and the most *conspicuous* piece of furniture was a smoking set with a big brass tobacco bowl | in the center; while *innumerable* pipes hung from a *gaudily* painted rack. In keeping with the furniture were the pictures, || which were decently vulgar; and of books there were no more than necessary.

"How can you study in such *luxurious* | rooms?" the Herr Director asked, and naively and frankly came the answer: "We don't." (234)

* * * * * * *

On the whole, the Herr Director | liked the looks of the boys he saw, and the Frau Directorin quite fell in love with them. They were | so frank, so clean looking, and what above all amazed them most, so *altruistic* in their outlook upon life; they | looked so healthy and well groomed and were so altogether wholesome. But that boys could graduate from college and not || have studied—that was beyond their comprehension.

The German student's social standing and his future depends upon his "exams." There | is only one prime thing, and that is study. When the Herr Director learned the *multiplicity* of outside *activities* which | enter into the student's life, he knew why they do not study. He was aghast at the scant reverence paid | to members of the faculty. When, walking with the president of one of these universities, we met groups of students | who did not salute the head of their institution and barely made way for him to pass, he grew quite || wrathy, and it took the combined efforts of the president and myself to keep him from telling the young men | what boors they were. I think he discovered later that it was mere thoughtlessness; and that there is something really | fine about the average American student; that he is usually a gentleman at heart, but that he has not yet | learned to value the grace which comes from that sacrament of common life, lifting his hat to his superiors. (479)

From "Introducing the American Spirit," by Edward A. Steiner.

SECTION 45—TRAVEL

690

Mr. Albert F. Pierce,
804 Third Avenue,
Seattle, Wash.

Dear Sir:

We trust you have already received the copy of the "American Traveler in Europe," which was sent you | under separate cover.

Inclosed is a general *announcement* of our conducted tours to Europe for the coming season. If you | are interested in any *itinerary*, and desire to become a member of one of our parties, we trust you will | write us at your earliest convenience, so that we may make satisfactory reservations for you. At the present time, our | *steamship accommodations* are being rapidly taken up.

Yours very truly, (90)

691

Mr. Jerome Myers,
1146 Altoona Avenue,
Scranton, Pa.

Dear Mr. Myers:

You have already received a copy of our booklet "The American Traveler in Europe."

Herewith we are | sending specific suggestions for your proposed trip. We *recommend* the conducted tour plan as *undoubtedly* the best in view of | present conditions, even though you have enjoyed traveling independently heretofore. We can adapt this plan to your needs, providing either | a long tour or a short one, with almost any sailing date that you may prefer. If you are considering | a trip to Europe this summer, you should secure a *tentative reservation* immediately. Those who fail to give this matter || prompt attention will probably be unable to secure accommodations later.

Here are more than fifty *alternatives*. Which is your choice? | We will bring you home as *enthusiastic* about "The American Way" as Mr. Pierce is. Read his letter again.

Shall | we make reservation for you?

Very truly yours, (148)

692

Mr. Charles F. Boone,
Greeley Apartments,
Washington, D. C.
Dear Sir:

As you probably know, the Hotel McAlpin has been selected for your official *headquarters* during the *forthcoming* convention | in April, and we should like to have the pleasure of entertaining you at the time.

We feel that you | would find it especially convenient to stay at the McAlpin, as so many others of your association have signified their | intention of doing.

Our location is *unsurpassed*—the *intersection* of Broadway, Sixth Avenue and 34 Street—surrounded by the | theater and shopping districts and easily accessible to all railway and steamship lines.

Our rates are notably moderate and the || prices in our *restaurant* remain unchanged despite the general increase.

We *anticipate* the pleasure of numbering you among our April | guests.

Yours very truly, (124)

693

Mr. Alfred F. Wagner,
Los Angeles, Cal.
Dear Sir:

We are sending you our booklet telling about conducted tour plans. Frankly, we believe that this year of | all years we can best serve you on a conducted tour basis. Even the man who knew Europe before the | war needs help now.

You need experience no *discomforts* and *inconvenience* if you entrust your travel problems to us. European | travel is not difficult. It is vastly different, and there are many little problems that will make it seem difficult | to the man who does not know just when and how he is to meet them.

The accommodations which we || provide are absolutely first-class, and our prices include every *calculable* expense from start to finish.

Do you realize that | no more than 45,000 people can go to Europe in the next four months in first-class accommodations? | That is the maximum number which the boats at present in that service can carry.

We have excellent *reservations* for | each of our tours, but obviously the supply is limited. We urge you to make reservations at the earliest possible | moment. Your early decision helps us to help you.

Will you not at once fill out and return the inclosed || card?

Very truly yours, (204)

694

Mr. Jacob Zane,
268 Wyoming Avenue,
Youngstown, Ohio.
Dear Fellow Traveler:

I am sending you this personal invitation to become a member of the National Travel Club, which | has recently been formed by a group of men prominent in the world of travel and *exploration*, as a national | organization for the *diffusion* of *geographical* knowledge, for the protection of American travelers, and the promotion of all public movements | for the betterment of travel.

Headquarters have been established in convenient quarters at 7 West 16th Street, New York, and | English headquarters in the very heart of London at 5 Henrietta Street, Strand. The *direc*

torate is composed of men of || experience and prominence on both sides of the Atlantic and it is expected that the club will occupy a place | of wide influence. The membership will be developed rapidly, for with a great membership it can speak in no uncertain | way on all public questions relating to travel. The associate membership dues are almost *nominal*—but $4.00 a year | with an entrance fee of one dollar the first year.

Will you not associate yourself with this national movement to | develop a great American society of patriotic purpose for the *furtherance* of these objects and for the protection of American || interests wherever the flag flies? From a purely selfish standpoint you will get in actual value far more than the | almost nominal dues. Associate membership includes every *privilege* except voting.

Very truly yours, (233)

695

Mr. Ralph E. Towle,
Minneapolis, Minn.
Dear Sir:

The American Express Company has chartered the beautiful Steamer "Cape Eternity" for a six-day cruise on the | St. Lawrence and *Saguenay* Rivers.

There will be five *identical* cruises leaving Montreal on Wednesdays, July 7, 14, and 28, | August 11 and August 25, and returning to Montreal on Tuesdays of the following weeks.

This beautiful steamer | will be our hotel for the entire period of six days. From its ample observation decks we shall enjoy the | unexcelled beauty of the Laurentian Mountains, quaint villages along the Canadian shores, and the *magnificent* canyon of the Saguenay River. || We shall enjoy numerous shore *excursions*. Those portions of the voyage which we have by night on the outward voyage | we shall enjoy by daylight on the return voyage.

The inclosed leaflet will give you an idea of the careful | plans made for this wonderful summer trip. We want to send you the large announcement with illustrations of the steamer, | its appointments and the scenes which we shall enjoy during the trip.

The number of berths on each cruise is | limited. Only two persons will be assigned to a stateroom. There are staterooms with private bath, *orchestra* for music and || dancing, and every possible provision for your comfort and *entertainment* during the cruise.

Early application is advisable.

Very truly yours, | (220)

696

Mr. Sidney W. Holland.
San Diego, Cal.
Dear Sir:

Answering your request for our book entitled "The American Traveler in Europe," we hope that you will receive | it in this same mail under separate cover.

We want to emphasize the following points:

1. You do not need | to hesitate to visit Europe this year because of travel difficulties.

2. Passports are required, but are easily and quickly | secured for travel to Great Britain and all continental Europe, with the exception of Germany. We will help you with | your *passport* application.

3. Do not hesitate on account of steamship passage congestion. Let us know when you wish to || sail; we can doubtless provide for you.

4. If you will tell us what countries or cities you wish to | visit, we will make up a typewritten itinerary for you, providing your rail tickets and hotels in advance.

5. Do | not hesitate because you have read that the hotels of Europe are filled to *overflowing*. We have covered this matter | carefully and through our offices in Europe can make advance hotel *reservations*.

6. Our offices in Europe have been provided | with *facilities* to care for your travel requirements. Your mail, your baggage, your bank requirements, have all been thought of || in advance.

Let us know when you wish to go, when you wish to return, and what places you wish | to visit while you are abroad, and we will do the rest.

Very truly yours, (235)

697

Mr. J. Alfred Comstock,
1720 Schuylkill Avenue,
Bethlehem, Pa.

Dear Sir:

I understand that you *contemplate* travel for your vacation this summer. If such is the case you should | come to Canada and come early.

With a blaze of flowers and long sunny days, June swings over the *glistening* | peaks into the Alpine valleys of the Canadian Pacific Rockies.

Sunny days that *herald* the four radiant months of the | Canadian summer offer the *alluring charms* of this Mountain Garden of the Giants to the tourist, to the lover of | the wild, to the vacation seekers.

Trails to walk upon and trails to ride upon await you. Roads for tallyho || or motor; mile-high links for the golfer; peaks, snow-passes, and glaciers for the Alpine climber; warm *sulphur* swimming | pools; luxurious hotels at Banff and Lake Louise, with music, dancing, and social recreation; mountain chalets at Emerald Lake and | Glacier; trout fishing in season; superb scenery and big game for the camera (or in September for the rifle); opportunities | for camping in regions of unparalleled majesty—these are but a few of the delights in store for you.

Nothing | is more distinctive in North America than travel through the Canadian Rockies, and this wonderful land is easy to reach || by the Canadian Pacific Railway. Come early and stay late.

For further information write to or call at any of | our agencies.

Very respectfully yours, (225)

698

Mr. Frank Houston,
42 Trinity Place,
Baltimore, Md.

Dear Sir:

Your signature is good around the world on American Express Travelers' Checks.

For thirty years travelers have paid | their hotel bills in *Singapore* or Chicago, purchased silks in Japan, clothing in England and souvenirs in France, bought transportation | all over the world, and paid for all their travel requirements w th our checks.

The advantages of carrying Travelers' Checks | in place of currency are self-evident. Currency requires constant care to prevent loss or theft and must be changed | into the money of the countries visited. Travelers' Checks are spendable everywhere and are only of use when *countersigned* by || the original purchaser. Your own *signature*

is the only *identification* required and this simple system applies throughout the world.

Fifty | cents on each one hundred dollars is the cost of insuring the safety of your travel funds, making them available | everywhere and permitting you to make our world-wide chain of offices your social and business headquarters.

We recommend Pound | Sterling Checks issued in amounts of 5 and 10 pounds, for use in Great Britain and the British Colonies; French | Franc Checks in amounts of 200 and 400 francs for France and its colonies; Dollar Checks for use || in Europe (outside of Great Britain and France) and in North and South America, the West Indies, and the Orient. |

These checks are purchasable at banks and express offices.

Write Department L. D. about your travel plans.

Yours truly, (239)

ARTICLE 64—HOTEL SERVICE

Standing in the lobby of the Pennsylvania the other evening, watching people, I got a new *sensation.* The mail clerk | had just been talking to me; and I noticed in his hand a little report form which had at the | bottom the figures 19,409. That was the mail and telegrams which one week had brought to | the Pennsylvania's mail desk for distribution.

Now of all those people in the lobby (maybe you were among them), there | probably weren't three who had ever thought, in any such terms as that, of the complex hotel-machine they were || using.

But it impresses me that there might be many of them who would find a moment's interest in getting | such a behind-the-scenes *glimpse* of the detail in the hotel's daily routine. And the reason it occurred to | me, I imagine, is that we frequently find (in both the Pennsylvania and the Statler Hotels) that the guest who | has the best general idea of a hotel's problems is, somehow, the guest who always seems to "get the best | service."

When you think of those 19,000 letters, most of them coming in during the busy eight hours of || each twenty-four, or something like 300 an hour, every one of them important to somebody who is making | that hotel his temporary home, you may get a new idea of how an *illegible signature* on our guest register | can complicate the difficulty of giving good mail service. Of course we check every signature with the writer as soon | as it is written—we do scores of things to prevent the little mistakes which make big troubles. But if | we could just get across to our guest an inkling of how service might be affected by the legibility of || his signature, or by the way his order is given, we could almost promise to keep everybody happy all the | time.

Yes, and the mail clerk's report of that week's work was that he had had eleven complaints about mailing | service. Eleven—and 19,409 pieces of mail. (351)

Anonymous.

CRITICISM OF STENOGRAPHERS

PART VI

Section 1 of Part Six contains twelve letters and one article. The letters were secured from employment managers representing twelve businesses of a large and varied nature. The ideas contained in the letters and the article have especial value to young people because they reflect the experience many employers have had with stenographers.

Section 2 contains seven letters and one article. The letters were actually received by employment managers in various large concerns and were so well written and arranged as to receive favorable consideration.

Teachers should have students analyze the letters in Section 2 in order to determine those elements of excellence which stimulate the employer to grant an interview. An element of appeal which does not appear in the printed reproduction of these letters is the good form and neatness of the originals. Letters bearing finger marks, erasures or bad spelling go directly into the waste basket.

Section 1—Criticism of Stenographers

699

Mr. David F. Leonard,
Commercial Institute,
Boston, Mass.
Dear Sir:

I think we have nothing bearing on the training of *stenographers* that you have not already seen. I | believe that the most helpful books are "Commercial Work and Training for Girls" by Eaton and Stevens, and "Boys and | Girls in *Commercial* Work" by Bertha M. Stevens. The latter book is one of the volumes of the Cleveland Education | Survey Report. Possibly you can find both of these in your local library.

In addition, it would be well to | *correspond* with Jeremiah E. Burke, *Superintendent* of Schools of Boston, who has made a number of reports on this subject. ||

I am inclosing a copy of one of our spelling scales.

Sincerely yours, (113)

700

The Waltham College,
Waltham, La.
Gentlemen:

In reference to the information on the *reverse* side of this sheet, we would say that among the common | failings of stenographers are: (1) They are poor spellers. (2) In grammar they do not know how to *paragraph* or | punctuate, nor do they know the difference between a sentence and a phrase. In many cases girls consider a phrase | a sentence, espe-

cially when the phrase begins with the word "if." Few girls know when to use the "'s" or | the difference between "there" and "their."

Many girls in our employ have been overheard to remark that they were never || taught how to put a new *ribbon* on the *typewriter* or how to use carbon paper.

Very truly yours, (119)

701

Mr. James H. Hood,
The Fulton,
Orange, N. J.
Dear Sir:

I believe a very large portion of the training course for a stenographer should be devoted to *psychology.* | From this science the future stenographer will be taught to think right; to *concentrate* his or her *faculties;* and to | secure absolute *self-control,* whether he is familiar with the *peculiarities* of the dictator or not. Neatness in the class | of work produced will result, a matter of *paramount* importance. I believe that this fundamental training in the elements of | *psychology* would make the work of teachers *comparatively* easy and produce a much higher *percentage* of finished stenographers.

To accomplish || this result, it may be necessary to lengthen the time for study, but the time spent in this necessary science | would be repaid many times over.

Very truly yours, (129)

702

Mr. Elliott F. Bristol,
407 Vermont Street,
Cohoes, N. Y.
Dear Sir:

It is our opinion that greater stress should be laid upon spelling and *punctuation.* In other words, we | believe that as a rule the schools are *neglecting* to give a fair grounding in the English language.

We are | inclined to believe that one cause of this is the lack of *intelligent* reading on the part of the student. | We know of no better way to improve one's spelling and punctuation and general knowledge than careful and regular reading | of good *literature* under the *supervision* of able teachers. This, however, should be supplemented, in our opinion, with a requirement || for constant *composition* writing, either on subjects furnished by the teacher or as a résumé of articles which students have | been asked to read.

We trust our expression of opinion has been interesting to you.

Yours very truly, (138)

703

Mr. D. T. Miller,
Director, Department of Commerce,
Northwestern University,
Seattle, Wash.
Dear Sir:

Our offices are divided into the following *departments:* Sales, Advertising, Export, Purchases, Service, and General Stenographic Departments.

For | these departments we should have persons with different training: for instance, a stenographer for the Sales Department should have a | good knowledge of *geography,* and know the names and *locations* of prominent places in the United States. Persons to be | fitted for the *Export* Department should have a general knowledge of the different countries, and know the names and locations | of the *prominent* places in them. For our Advertising Department we need persons who have a fair knowledge

of the || printing industry, and who are familiar with such terms as cuts, mats, etc., used in general printing and advertising. For | our *Purchasing* Department persons to be selected should have a good knowledge of the different metals, leather products, tires, oils, | etc. Persons for our Service Department should have a general idea of all the working parts of the motor and | car.

Yours cordially, (163)

704

Mr. Samuel W. Sewall,
420 Pine Street,
Williamsport, Pa.

Dear Sir:

We find that often employees direct from school are inclined to be very *self-conscious*. This is particularly | true of stenographers. It is only natural, of course, for a person to be *somewhat* excited and nervous when taking | up new employment; but we feel that our schools could well investigate the matter of self-consciousness, as this is | something that can be corrected through proper training.

In the second place, it seems difficult very often for new stenographers | to concentrate. I believe the reason for this is that in their period of training the schools *endeavor* to cover || too wide a range of subjects. For instance, using the stenographer again as an example, her training consists of dictation | and study along so many commercial lines that no one subject is familiar to her when she takes up actual | dictation.

I have often wondered if it would be possible to have a group in a class specialize on one | industry, while another group *specialized* on another industry.

Very truly yours, (171)

705

Mr. William A. Stairing,
Colorado University,
Denver, Colo.

Dear Mr. Stairing:

In the Sales Department of this company we have a central stenographic bureau. I have found it | *extremely* difficult to give the average commercial graduates who come to us without previous business training the *encouragement* which doubtless | they are entitled to. In my opinion, this is due to the fact that they are lacking in one fundamental | of good stenography; viz., neatness, or perhaps it might be better stated as *character* in work.

It seems to happen | *invariably* that when commercial school graduates come to us fresh from school, they have a certain form to their letters || which, in my opinion, is rather out of fashion. Although this may be more or less *attributed* to my personal | taste in the matter, yet I think a move on the part of the commercial schools to secure what might | be termed average business letters as examples, rather than some of the *stereotyped* forms that they now use, would make | it possible for them to turn out better work.

Yours faithfully, (171)

706

Mr. Walter T. Johnson,
361 Houston Street,
Evansville, Ind.

My dear Mr. Johnson:

My *criticism* of stenographers is that they take up stenographic work for the money, rather than | with any particular interest in the work.

In order that any one may become an *efficient* stenographer, she must have

| a fair education, as well as the necessary speed to take dictation *quickly*, and she must be able to construct | an *intelligent* letter. The average business man is too busy to give correct dictation word for word. Unless a stenographer | has a fair education and is well informed generally, she is not able to grasp the meaning of the dictator || and she becomes a time and money *consumer*, instead of a producer.

This latter point is one that should be | impressed upon every student, as it is all important.

Why try to fit a square block into a round hole | or a round block into a square hole?

If my opinion is of any service to you in attaining efficiency | for your students in this course, I am very pleased to give it.

Yours very truly, (176)

707

Mr. Frank M. Janney,
Wisconsin Normal School,
Milwaukee, Wis.

Dear Sir:

From the writer's personal experience, he is of the opinion that students of shorthand should be given more | training in writing from their own notes such letters as have been dictated to them. This training is invaluable to | them in the business office.

Also, in actual practice, the stenographer is *frequently interrupted* when in the midst of typing | a letter, and given other letters, sometimes on matters entirely foreign to the first letter. I think it would be | good practice to accustom the pupil to such interruptions by unexpectedly calling him from the typewriting class into the dictation || room.

We also think that even though a stenographer has been trained to use a certain form when writing letters, | he should make his system *flexible* enough to conform to the custom prevailing in the office in which he may | become employed.

For instance, our stenographers all write the initials of the dictator, as well as their own, in the | lower left-hand corner, using a period rather than a dash between the two sets of initials; four spaces are | always left between the firm name and the title of the officer signing the letter.

Yours very truly, (198)

708

Mr. Charles A. Stonelake,
443 Macon Street,
Newark, N. J.

My dear Sir:

It is our practice in this office to take into our employ young women about eighteen years | of age, and instruct them more particularly by actual *participation* in the daily work. These new *appointees* are placed either | at clerical work or at typing. We do not as a rule appoint stenographers, but always there are clerks or | typists who have studied stenography or who take up the study; and, finding them upon test suitable for the purpose, | we advance them as occasion offers to stenographic work.

Where dictation is essential, the clerks are expected to gain the || necessary *facility* for our beginners' work by outside instruction and practice; but when they are *sufficiently* advanced to take up | simple business dictation, we can give them all the advanced training necessary in the regular work of the office.

Under | these circumstances, which are natural and convenient with large office forces, the *co-ordination* of the public and private school instruction | beyond elemental and general tuition is not easily effected. Different businesses and office forces have so many points of *differentiation* | that we do not see how schools can *anticipate* the peculiar instruction needed to fit a stenographer for every phase || of business.

Very truly yours, (205)

709

Mr. Lawrence M. Smith,
411 Madison Avenue,
Gary, Ind.

Dear Sir:

Our impression is that a great deal more might be done in laying the foundation for stenography. A | stenographer cannot be good without knowing the fundamentals of the language. A wider knowledge of common words is to be | desired—that is, knowledge of the words and of what the words mean.

In our own business we employ few | words or phrases that are highly *technical*. We buy advertising space by the *agate* line or inch, *engraving* and *electrotyping* | by the square inch. We deal largely with newspapers and magazines. Newspapers and magazines are familiar to everybody.

We call || an advertisement a *piece of copy*. We refer to the form of the advertisement as the *layout*. We read proofs | of advertisements. Many advertisements carry *riders*. That little word "*rider*" sometimes bothers the stenographer. The word "*cuts*" as applied to | engravings and *electrotypes* of every *description*, is commonly known. Some cuts are half tones, others are *line engravings*.

Here you | have most of the *technical* words used in our *correspondence*. Of course it is true that we serve clients in | many differenlt ines of business and thus are called upon to deal with the technicalities in *phraseology* of all of || these different businesses. However, advertising copy, if it is good copy, finds its expression in simple, easily understood words.

If | you find this *communication* helpful in any way, we shall be glad.

Yours very truly, (235)

710

Mr. Stanley D. Martin,
Marion Commercial School,
Marion, Ind.

Dear Sir:

We find that a great many of the young ladies who are working for us as stenographers fail | to realize that they are in business. *Inaccuracies* pass them *unnoticed* and even when brought to their attention seem to | make little *impression* as to their importance. As a result, a man's confidence in the stenographer is *destroyed* and he | refuses to give her an opportunity to assume *responsibility*, which is the first *requisite* for success.

A smaller number of | our stenographers allow *indiscretions* of a personal or business nature to interfere with their personal standing in their departments. They || forget that the office is no place for outside interests and that *intimacies* and *familiarities* between stenographers and clerks are | inadmissible. Closely allied with this same subject is the question of dress, which is often a stumbling-block in the way | of success for *inexperienced* girls.

Oddly enough, or perhaps naturally enough, we find that the girls who do

the best | stenographic work from a technical standpoint are the ones who are least troubled by these other difficulties which I have | mentioned. If we receive criticisms of a girl's personal conduct or concerning her discretion, we usually receive criticisms concerning her || work also. *Oftentimes* it is a question of attitude entirely, where a girl of good ability renders herself useless because | she refuses to adopt a co-operative spirit or to throw herself into an emergency, or to lend her ability by | way of an *accommodation* when the opportunity to do so is presented.

These points have occurred to me as I | have dictated this letter and I am glad to give you the benefit of my experience.

Very truly yours, | (279)

ARTICLE 65—THE COST OF UNSKILLED LETTERS

The *experience* of thousands of men in the Army and Navy, as officers or in clerical *capacities*, says an *editorial* | writer in The Iron Age (New York, December 25), has had an effect already in the *correspondence* of business | houses. Men have learned the value of terse but clear and *comprehensive* letters. He goes on:

"Many business firms have | realized for a long time how costly a thing *unskilfully* constructed letters may become. *Ambiguity*, omission of essential details, unnecessary | length, *untranslatable signatures*, lack of friendly personal touch, roughness of diction, omissions of inclosures, the clumsy or *inadequate* form letter || —all these and other sins of correspondence are *mischief-makers*. In some large offices specialists review the daily correspondence, in | the effort to effect improvement, and call attention of employees and owners, too, if necessary, to the *delinquencies* and bad | habits of their letter-writing. They work out form letters; they seek generally to reduce the length of correspondence wherever | it is possible and otherwise act for efficiency. Not only does the result show itself in relations with those with | whom the firm does business, but there is a direct money saving in bills for stenography and typing and office || supplies. The Army and Navy training has helped this work along. Many a man who thought he could write a | first-rate letter has had his *conceit* destroyed by some one higher up in the service who received his efforts.

| "The Army rule of typing the signature as well as penning it has been adopted in some *establishments*. This is | an excellent plan, for many signatures are blind, though their owners do not always realize the fact. 'Dictated but not | read' and 'signed in the absence of' are less often seen than formerly, because they could not be used *officially* || in the service, though the practice had already been heard and in many cases heeded. At the top of a | letter the subject to be treated is now often found. This, too, had previously been established as a practise in | some offices. Altogether this new influence which came into business out of the war should work out results of a | great deal of importance. The beginning has been made. The added impulse should send the movement for good letter-writing | a long step forward. Among the customs which might well become general is that of *indicating*, when answering a letter || from some one connected with a large

company, the person for whose attention the letter is intended. In every large | office time is wasted almost daily in trying to *determine* for whom letters are intended." (435)

The Literary Digest.

SECTION 2—LETTERS OF APPLICATION

711

The Bull & Bush Publishing Company,
Herald Square,
New York, N. Y.
Gentlemen:

I would like to know if you have a vacancy in your office for a clerk or typist, billing, | or entry clerk. I have had several years' *experience* in office work, having been employed by the Midvale Steel & | *Ordnance* Company (Main Office), The Keystone Welding & Manufacturing Company, and the Western Real Estate Company. I have had both | a high school and a business school education.

You may write to Mr. Thomas R. Green, General Manager of the | Western Real Estate Company, for *recommendations* of my character and ability.

Yours very truly, (94)

712

The United States Fleet Corporation,
Broadway Bldg.,
Brooklyn, N. Y.
Gentlemen:

Attention Mr. *Sutcliffe*.[1]

In this morning's paper you advertise for young men 18 years of age and graduates of | High School. You state that you are willing to pay $18 a week to start and that the position | offers a good future. I desire to offer my services to you on the terms as advertised. My *qualifications* are: |

[2] Age—18 years.
Education—Graduate of Western High School.
Nationality—American.
Experience—Summer employment at Cornwells' Ship Building Company and | Super-Glass Company.
Reference—Mr. John Steel, Accounting Department, *Cornwells'* Ship Building Co. Mr. Howard Clark, Shipping Department, Super-Glass || Co.

I should appreciate an opportunity to talk to you.

Respectfully, (111)
PHONE:—Roxborough 2345K

713

Mr. Samuel Schaffer, President,
Third National Bank,
Camden, N. J.
Dear Sir:

Mr. Robert K. Brown has just informed me that there is a *clerical* vacancy in your bank, and | I should like to apply for it.

I am in the graduating class of the high school, in the Commercial | Course, and I have a knowledge of *Bookkeeping*, *Shorthand*, and Typewriting, besides a number of *academic* subjects.

I have worked | for the following firms during the summer: William *Horstmann* & Company, and Janney and Armstrong.

[1] Included in the count.
[2] This tabulated statement is excellent. It is attractive, orderly, and ingenious.

For references as to my | character and ability you may write or *telephone* to Dr. William D. Sewell, Principal of the High School, or to | Mr. Delmar R. Smith, Head of the Commercial Department of the High School.

I should appreciate the courtesy of an | interview.

Yours very respectfully, (124)

714

Johnson Motor Corporation,
Los Angeles, Cal.

Dear Sir:

Mr. Robert R. Shaw of the Chicago Text Book Company has informed me that there is a *vacancy* | on your sales staff. If this statement is correct, I should like to be considered an *applicant* for the position. | My training has been as follows:

I am a graduate of the San Francisco College of Commerce. From it I | received the degree of B. C. S.

Experience—for the past six months I have been selling motor-cycles for | the Western Motor-Cycle Company, to whom I refer with permission.

Reference—you may refer, also by permission, to Mr. || John L. Newcome, president of the College of Commerce, and Mr. Robert Rowan, head of the Department of Commerce in | the same *institution.*

Your *courteous* consideration of this application will be greatly appreciated.

Respectfully, (134)

715

M—240 American Office,[1]
San Francisco, Cal.

Dear Sir:

I am *attracted* by your advertisement for a Stenographer in today's Ledger, particularly as you specify that you | desire a young man with a "*mechanical* liking."

I am a few months past twenty, which I hope will not | count against me in making this *application.*

I am a graduate of the Central Business College and have been a | stenographer for the past two years to the *superintendent* of a mill outside of the city.

I find the work | outside the city *inconvenient,* as traveling *facilities* are very poor. This is the reason for my desire to change my || place of employment. I should be willing to consider your offer at $20.00 a week to start.

You may | refer to Mr. Alfred Tunnel, Superintendent of the *Assembling* Department, Remington Arms Company, Sacramento Junction, California.

Respectfully yours, (138)

716

Mr. J. M. Thompson, President,
The Thompson Manufacturing Co.,
Detroit, Mich.

Dear Sir:

You desire the services of a secretary. I have had five years' experience as private secretary, and I | can take dictation in shorthand at an average rate of 100 words per minute. I write accurate notes; you | do not have to repeat; I will not *interrupt* you in *dictation,* nor will I bring back letters to have | words supplied.

I am willing to change my present employment for the same salary that I am getting now, because | no matter

[1] If a letter of application is written in answer to an advertisement, clip the advertisement to the letter or paste it at the place where the inside address should be.

how experienced a person may be it takes a short time to learn the routine of a new || office. However, I should not like you to engage me if you expect me to remain in your employ long | without advancement.

I am willing to come to you on trial, or better still, I am willing to give you | a day's work on trial. Just telephone to me and I will make arrangements for a day's leave of absence | from my present employment, come to you, take your dictation, write your letters, and then if you do not desire | to employ me you have lost nothing either in *convenience* or money.

Will you give me a trial?

Very truly || yours, (201)

ARTICLE 66—PERSONALITY IS YOUR ADVERTISEMENT

Much of the business of the world today is done *through advertising.*

Enormous sums of money are expended on it. | Men and women make their living by it. Great *artists* make *pictures* for advertising and men of brains and long | training devote themselves to using language in the best way to attract attention to what is to be sold or | done.

You cannot achieve progress without advertising.

This being so, do you ever stop to think that you are a | walking and talking advertisement of yourself?

You are working in a world where *competition* is keen.

You need all the || good advertising you can get.

It is up to you to study the impressions you are making, as the *professional* | advertiser studies the effect of his work on the public for whom it is intended.

In a thousand little ways | you can improve your chances or harm them.

Don't make the mistake of poor advertising, and don't think good advertising | doesn't pay, for the experience of the world has proved otherwise.

It is your brain and skill and *personality;* your | particular training and usefulness that make your capital and stock in trade.

You want these things brought to the attention || of the right people in the most *convincing* and attractive way, since it is by their profitable employment that you | are hoping to make your way in the world and to get the best results from your labor.

Remember that | it is your personal *appearance* that first *strikes* people, and from it they make their first decision regarding you.

Overdressing | is as bad an advertisement for those who want a responsible position as careless, untidy dressing.

Then your voice is | a powerful factor; that is, the way you talk and move and laugh all impress those about you.

You are || always your own best friend or worst enemy, and it is you who are constantly chalking up a good or | a bad mark against yourself. (325)

From *Philadelphia Evening Bulletin.*

TESTS AND ADDITIONAL ARTICLES

PART VII

Section 1 contains ten Civil Service Tests.
Section 2, six Regent's Tests.
Section 3, a Survey Test.
Section 4, seven additional articles and three selections from testimony before the U. S. District Courts.

These tests may be an aid to the teacher in the selection of suitable test material.

In grading papers the U. S. Civil Service Commission places three marks upon the paper and then averages them:

1. For Dictation:
   At 80 words per minute— 70
   100 words per minute— 80
   120 words per minute— 90
   140 words per minute—100
2. For Accuracy of Transcription, 100 with a deduction of three for each error.
3. For Speed in Transcription, 100 if the dictation is typed at the rate of 60 words per minute. A correspondingly lower mark for slower work.

Section 1—Civil Service Tests

ARTICLE 67—TRANSPORTATION

Our present system of transportation by rail is not keeping pace with our rapid increase of production and *consumption*. Most | of the transportation is over rail, and we have utilized our rivers only in a meager way. This is essentially | true of our interior waterways. Water traffic, to a large extent, is *localized* around the Great Lakes, and splendid as | are the results, still the benefits have failed to reach the great *interior* sources of production. Even this limited area | of water transportation, however, *demonstrates* advantages and shows that waterways should be established and assured as a permanent part of || the traffic system. Over the region of the Central West lies a great freight producing area. Under the all-rail | system of carrying freight the western producer fails to reach the market with a profit, and the consuming world is | denied access to these interior fields of production. For several years the roads have failed to remove the crops in | season, and before long they will be able to move only a portion of the farm products to market. Leaders | in railroad transportation recently estimated that the next ten years would require seventy-five thousand miles of *trackage construction* to || meet the requirements of the normal growth of the country. It is

quite unlikely that the necessary increase of railroad | mileage and equipment will be made. Wisdom and experience point to a comprehensive program of interior waterway improvement. Encouragement of | production is not rational if we neglect the natural facilities for distribution. (252)

U. S. Civil Service Test.

ARTICLE 68—DISARMAMENT

Mr. Chairman and gentlemen of the committee, I am *heartily* in favor of the amendment offered by the gentleman from | Illinois. We have been avowing for a long while that we are really in favor of *disarmament*. In the present | condition of the world we have an *excellent* opportunity to *demonstrate* whether we are or whether we are not. As | far as I am concerned, my position is that unless the other nations of the earth agree to limit *armaments* | our national interests absolutely require that we continue to build a great navy, a navy sufficient to meet any possible || enemy on the high seas. The amendment of the gentleman from Illinois does not limit the expenditure of this building | appropriation, except to the extent that it provides that it shall not be expended until the President of the United | States calls an *international* conference on disarmament. The moment the President issues the invitation to foreign nations to *participate* in | such a conference the money becomes *available* for *expenditure*. It seems to me that those facts would be one of | the most *eloquent* arguments to the other nations of the world. We shall by this action say to them, "We || are willing to disarm if you are, and if you are not willing to disarm then we shall continue on | our building *program*, and if you enter into *competition* with us in the building of a navy we will pledge | our resources to build one that will excel that of any nation in the world." (255)

Mr. Connolly.

ARTICLE 69—CHANGING OUR ANTIQUATED CALENDAR

Scientists have claimed for twenty-five years that the calendar can be and should be improved. An editor in one | of our leading magazines recently referred to our present calendar as a "curious *hodgepodge*." A more inconvenient arrangement could hardly | be conceived.

The particular difficulty with the calendar lies in the fact that the weeks do not fit the months | and the months are of several lengths. One can not tell, without *consulting* a printed form, on what day of | the week a future day of the month will fall. Neither can he tell on what day of the month || a future day of the week will fall. Neither can he tell how many days there are between two certain | dates without carefully figuring it out. One never knows the day of the week on which the very next month | will begin unless it is close at hand. Business men are every day giving their *promissory* notes without knowing whether | they will come due on Sunday or on some day of the week on which they have engagements at distant | points. The amount due an employee who works by the month is often in dispute if he quits at the || end of any week previous to the end of the month, because the week is not an integral part of | the month.

This proposed new calendar entirely corrects the serious defects of our present form by providing four complete weeks | in every month and by making all the

months of the year exactly alike. Every month commences with Monday, and | every day of the month has an absolutely fixed place in the week. (273)

Thomas D. Schall.

ARTICLE 70—WATER POWER FOR ELECTRICITY

Mr. President, I am very much interested in the water-power law. We have waited for fifteen years, under the | idea of *conservation*, before we could pass a bill that would allow the people of the United States to dam | the running rivers of the country and convert into electricity the water power which would thereby be created for the | service of the people of the United States. The delay thus occasioned was the greatest crime ever *perpetrated* by any | set of men in the United States and involved the greatest waste, and it was all done under the plea || of conservation. At last we passed a bill, a very good bill—I did not agree to it in all | its details, but in the main it was a good bill—for the purpose, under certain restrictions, of allowing the | people of the United States to go ahead and develop the water power which was being wasted. We put one | *restriction* in the legislation which always will protect the people of the United States; namely, the provision that no grant | shall be made extending beyond fifty years. I now understand it is the policy of the Water Power Commission to || survey and review the entire system of rivers in the United States before it grants a permit; that it is | going into a general survey of every power possibility in the country before one citizen may have the opportunity to | develop the water power that is in his neighborhood. (249)

Mr. Underwood.

ARTICLE 71—HOMES FOR OUR AMBASSADORS

Mr. Speaker, I would like to concur with the *criticisms* of this amendment made by the gentleman from Texas and | the gentleman from Tennessee; but it seems impossible to do so. The proposed amendment is very simple. It authorizes us | to purchase from governments quarters for embassies and *legations* and consulates, and have the same credited upon their indebtedness to | us.

Gentlemen say it is *undignified*. We loaned our credit to those governments who owe these amounts to us, and | they expended it for *foodstuffs* and grain and clothing and *munitions*. And yet it is now said to be undignified || that we shall accept in payment a building and grounds for the use of our *Diplomatic* Service and have that | part payment credited upon the *obligation*. Why have we become suddenly so *supersensitive* upon this question? For twenty years I | have heard gentlemen in this House advocate the plain duty of Congress to provide suitable quarters for our legations and | embassies. I recall notably the efforts of the gentleman from Ohio on that subject. But Congress has failed to discharge | its duty, with the result, as the gentleman from Virginia points out, that the appointments to most of our important || diplomatic posts are *restricted* to men of wealth, because the salaries which we pay them will not permit poor men | to represent this great government. It seems to me it is *stretching* the point of dignity too far to complain | at this moment that we can not accept from another government in part payment of a valid obligation the purchase | price of a suitable embassy or legation. (267)

Mr. Small.

ARTICLE 72—IMMIGRATION

I want to add that there is such a thing as being too *consistent* on matters of national policy. For | many years, as the gentleman from Illinois has pointed out, although he did not view it from quite that angle, | we have pursued a national policy of not being careful about who came to the United States or what should | be the elements of our population. I wish to comment upon that suggestion.

It has also been stated in argument | that we are all immigrants, or the sons of immigrants. If that means that we or our *ancestors* all came || from some other country, of course, it is true, but I submit that it means absolutely nothing *whatsoever* in *argument,* | because it ignores the great fundamental truth which some people in the United States would have us forget, that the | people of the United States have a distinct European history, that they are of distinct *racial* stock, that they have | a distinct language, that they brought to this country 300 years ago *particular conceptions* of Government, that they worked | those conceptions of Government into a constitution of their own, and that under that constitution they have developed the most || just, wise, and liberal laws of any nation on the face of this globe, laws which have given us a | country now attracting people from all parts of the world. What are that history and that racial stock and that | language? That racial stock is, as I shall endeavor to prove to you, at least three-fourths of the Nordic | race. (261)

Mr. Vaile.

ARTICLE 73—COMPULSORY MILITARY TRAINING

Our ideals were to build a nation that should stand out for its *humanitarianism* and its love of liberty and | peaceful progress, free from the taint of *militarism* and selfish conquest. I am glad to say that we have maintained | these ideals. In order to do so we have never found it necessary to maintain a large standing army in | times of peace or to invoke the military spirit among our people.

In all the wars that we have undertaken | with other nations, we have been successful because we have been right, and not merely because we were better prepared || or because we have *cultivated* the militant spirit. That we should be prepared to defend ourselves and to protect the | priceless institutions of America there should be no question, but in providing for this defense and protection let us not | allow ourselves to be swept into the spirit of conquest and *aggression* and lose thereby the very ideals that have | made us great. I believe and am sure that the great majority of American people believe in *thorough preparedness* to | meet ordinary emergencies, but it is impossible for America to be always prepared for *abnormal* and *extraordinary emergencies,* without *sacrificing* || the national spirit and degenerating into a nation of militarism.

If, then, we agree that we should be prepared, the | only question is as to adequate preparation and that is the point about which there is a great *diversity* of | opinion. The one great lesson which we have learned from the European War, is that we were not *adequately* prepared | as a nation to defend ourselves. (266)

Jesse D. Price.

ARTICLE 74—LEADING A NATION INTO WAR

We are now about to accept gage of battle and shall, if necessary, spend the whole force of the nation | to fight for the *ultimate* peace of the world and for the liberation of its peoples; for the rights of | nations great and small and the privilege of men everywhere to choose their way of life and of obedience. The | world must be made safe for democracy.

There are, it may be, many months of fiery trial and sacrifice ahead | of us. It is a fearful thing to lead this great peaceful people into war, into the most *terrible* and || *disastrous* of all wars, civilization itself seeming to be in the balance. But the right is more precious than peace, | and we shall fight for the things which we have always carried nearest our hearts—for *democracy*, for the right | of those who submit to authority to have a voice in their own government, for the rights and liberties of | small nations, for a universal *dominion* of right by such a *concert* of free peoples as shall bring peace and | safety to all nations and make the world itself at last free. To such a task we can dedicate our || lives and our fortunes, everything that we are and everything that we have, with the pride of those who know | that the day has come when America is *privileged* to spend her blood and her might for the principles that | gave birth and happiness, and the peace which she has *treasured*. God helping her, she can do no other. (259)

Woodrow Wilson.

ARTICLE 75—CAPITAL AND LABOR

Mr. President, I want to say it now, because I think it is *pertinent* to this *discussion*, that there is | an American problem second only to the *maintenance* of American rights and the preservation of our nationality, and that American | problem is the solution of the great industrial question. We made an *abortive* attempt at it here last year, when | Congress assumed the wage-fixing authority and the *legislative* fixing hours of work for the great carriers in interstate commerce. | I do not know what has become of it. I think it is the general *impression* that that effort | has proven a *fiasco*, and we know there is a protest against the pending legislation which has in mind the | *compulsory arbitration* of industrial disputes. I do not think that our industrial problem can be solved that way. I have | yet to hear a practical remedy offered. I think there is none, except to establish *mutuality* of interest and *harmony* | of *endeavor;* and you can never establish it in the world except through some voluntary process of a more *equitable* | division of earnings of great and small *enterprises* as well. I wish I knew how to *contribute* to bring that || about; but I know, Mr. President, I am not contributing in that direction when by my vote in this body | I give assent to a penalty on success.

Mr. President, I believe in success, and I despise the man who | cries out against it. In my *observations* in life I have found that one man's success ought *invariably* to be | made another man's *inspiration* to succees; and I have had the experience to know that *corporate* and *partnership* success is | not founded so much on capital as it is on talent, genius, industry, *stick-to-itiveness*, ability to do things. || (300)

Warren G. Harding.

ARTICLE 76—THE FLAG ON THE FIRING LINE

Then let us steel our hearts and gird our loins to show that we are fit to stand among the | free people whose freedom is *buttressed* by their *self-reliant* strength. Let us show by our deeds that we are | fit to be the heirs of the men who founded the republic, and of the men who saved the republic; | of the *continentals* who followed Washington, and of the men who wore the blue under Grant and the gray under | Lee.

We read the *Declaration* of *Independence* every Fourth of July because, and only because, the soldiers of Washington made || that message good by their blood during the weary years of war that followed. In Lincoln's Gettysburg Speech and Second | Inaugural he solemnly pledged the honor of the American people to the hard and perilous task of preserving the union. | The pledge was kept. The words of Lincoln will live forever only because they were made good.

So it is | now. We can make the President's message of April 2 stand among the great state papers in our history; but | we can do so only if we make the message good; and we can make it good only if we || fight with all our strength now, at once; if at the earliest possible *moment* we put the flag on the | firing line and keep it there, over a constantly growing army, until the war closes by a peace which brings | victory to the great cause of democracy and *civilization.* (249)

Theodore Roosevelt.

SECTION 2—SIX REGENT'S TESTS

EXAMINATION IN STENOGRAPHY

NOTE.—The time for dictation and for transcription is indicated in each test. The shorthand notes and the transcript are to be collected at the close of the period assigned for each transcript. Credit depends on the accuracy of the notes and the transcription.

FIRST TEST

Three letters and Article 77 containing 500 words to be dictated in 10 minutes and to be transcribed in 75 minutes. Papers entitled to 75% will be accepted.

Mr. E. J. Wood,
Tonawanda, N. Y.
Dear Sir:

I inclose *herewith* a statement of your account showing a balance in my favor of $465.45. | I am sorry to be obliged to ask you for the speedy payment of this | bill, but the fact is I am obliged to use all the funds I can *command* to meet an *obligation* | falling due January 10, and if you can *accommodate* me to that extent before the date mentioned, I shall *esteem* | it a great favor.

Yours truly, (86)

Messrs. Herman & Krupp,
Berlin, Germany.
Gentlemen:

We take pleasure in introducing to you Mr. Charles H. Randolph, who purposes visiting Germany and France, and desires | us to open credit with you in his behalf for 21,000 marks. You will please honor his drafts | to an amount

not exceeding the above named sum, and charge to us, with advice in each case.

The *signature* | of Mr. Randolph *accompanies* this letter.

Yours very respectfully, (69)

Messrs. Herman & Krupp,
Berlin, Germany.
Gentlemen:

We have today granted a letter of *credit* on your house (as per inclosed duplicate) to Mr. Charles H. | Randolph, for 21,000 marks. Mr. Randolph is 37 years of age, 5 feet 10 inches tall, and | has an olive *complexion*, with dark hair and brown eyes.

Yours very truly, (53)

ARTICLE 77

Longfellow once said that the talent of success is nothing more than doing what you can do well, without a | thought of fame. Man was made for action and life is *simply* a field for brain and heart *exercise*. It | is a mistake to say that a man can be whatever he wills to be. The *strongest* and most *constant* | will in the world is not a complete *substitute* for brains. All *callings* are alike *honorable* if pursued with an | honorable spirit. A blacksmith may be a man of *polished* manners while a bank president may be a clown. It || is not enough to say that if a young man will only do thus and so he may reach success. | The power of patient labor is the very *essence* of genius. What a man does is the real test of | what he is, and to *intimate* that a certain person would *accomplish* great things if he had more activity of | mind is like saying that he would be stronger if he had more strength. Great deeds are done by great | men and often without effort. Great *occasions* bring great men to the front, and place them before the public eye, || but great occasions do not make great men; great men more often make great occasions. However, no man knows what | are his powers, whether he is capable of great things or small, until he has tested himself for actual trial. | The more limited his powers the greater need of effort. (249)

Second Test

Two letters and Article 78 to be dictated in 5 minutes and to be transcribed in 75 minutes.

Papers entitled to 75% will be accepted. Candidates for state business credentials must obtain at least 90%.

Mr. Samuel A. Cole,
Syracuse, N. Y.
Dear Sir:

Your note of May 29, for $500, which we had *discounted* at the Farmers' & | Mechanics' Bank, was returned to us today protested for non-payment, with expenses $1.29. We assume | that this is an oversight on your part and we have charged to your account the amount of the note | and the protest expenses. Kindly adjust the matter at your earliest *convenience*.

Yours truly, (74)

Messrs. Hill & Wilson,
Rochester, N. Y.
Gentlemen:

I have just returned to the city after an absence of several days, and learn with regret, from your | letter of June 12, that my note has been protested for *non-payment*.

I hasten to redeem myself by inclosing | a *certified* check for $501.29, to

cover the face of the note and protest | fees, and *venture* to say that such an oversight will not occur again.

I regret the trouble that this may | have caused you.

Yours truly, (85)

ARTICLE 78

The achievements of the United States rise above all precedent, *particularly* in financial and commercial matters. Although only part of | the country's natural resources are even fairly developed, there is no feeling of *surprise* when the official figures of foreign | trade show that all earlier records have been surpassed in the fiscal year ending June 30. The value of farm | *products* exported was actually less than that of other products, chiefly *manufactured* articles. This result marks an epoch in the | nation's advancement, which is far more *significant* than the mere fact that the total value of imports and exports, singly || or together, eclipsed all preceding records for any *fiscal* year.

For the first time in the country's history the value | of exports rose above a billion and a half dollars, while imports passed the *billion* mark for the second time. | These are large figures, but they are dwarfed by the statement that the internal trade of the United States exceeds | the foreign commerce of the whole world.

It is interesting to study the changes in exports of agricultural products, *particularly* | in view of their great importance, as until last year they always provided much more than half of the aggregate. || The most *noteworthy* fact is the *unprecedented* volume and value of the cotton exports. These exports, during the 12 months | ending June 30, were 8,333,793 bales, as compared with | 6,004,595 bales in the year before. The preceding high-water mark in any full | cotton season was 7,648,699 bales. In striking contrast was the | reduced export of *breadstuffs*. The greatest decrease was in wheat, the four and one-third million bushels exported being the || smallest quantity in any year since the Civil War. (309)

The following articles were given in the Regents' Examinations and should be dictated at the same rate of speed as Test One and Test Two given above. The letters given in these examinations have been omitted. Others may be substituted if desired.

ARTICLE 79—THIRD TEST—COAL

The economic history of nearly every country that has achieved greatness in modern times dates from its use of coal | and iron; and, indeed, the presence of these minerals in *workable* deposits means almost *unlimited* power.

Coal consists of *accumulations* | of *vegetable* matter that were formed in previous ages. Under the action of heat and moisture, as well as by | the *tremendous pressure* of the rock layers that afterward covered it, the vegetable matter was converted into mineral coal. The | coal fields of the United States are not far from two hundred thousand square miles in extent, but of this || area not much more than one half is workable.

Coal is broadly divided into two classes, commonly known as hard | and soft coal. The beds of hard coal have been subjected to intense heat and *pressure* and this coal has | but a very small amount—rarely more than 5 per cent—of *volatile* matter; it burns, therefore,

with little or | no smoke or soot, and on this account is very *desirable* as a fuel in cities. Soft coal furnishes the | larger part of the house fuel in the United States and nearly all the house coal used in other parts || of the world. It contains from 15 to 40 per cent of volatile matter and burns with a long and | smoky flame.

The output of the coal mines of the United States *aggregates* about two hundred and forty million long | tons yearly, which is about one third of the world's production. (251)

ARTICLE 80—FOURTH TEST—THE BOOKKEEPER

A bookkeeper is a person who has charge of keeping the books and accounts in an office. Properly kept, these | books show what a *merchant* has, what he owes, and what is owing him, as well as what sums he | has received and paid, the losses he has *incurred*, etc.

The ideal bookkeeper sees the meaning of the figures he | sets down, sees the *relation* between his totals and the business, is, in short, a thinking human being.

The *fundamental* | charge made against most bookkeepers is that they show no interest in their work. This lack of interest takes many || forms. The most common is the use of the hand to the *exclusion* of the brain. With 75 per | cent of bookkeepers the hand alone does the work; they *transcribe* figures without a thought of their meaning and they | rarely see a mistake. Another form of *indifference* is simple *carelessness* in making entries or in making out bills. This | kind of bookkeeping creates two sources of loss to the business; first, the direct loss from mistakes, and second, the | expense of an expert accountant. In fact, the art of expert accounting has become a profession of no small importance. || It is too often necessary for a business man to engage the services of a bookkeeper who thinks, to examine | the accounts and correct the books of the bookkeeper who does not think.

Lack of ambition is another *deficiency*. There | are good chances for good bookkeepers everywhere; but the majority make no attempt to fit themselves for these *opportunities*. As | bookkeeping is now *systematized* each man is only one wheel in the business machine. But the bookkeeper who will study | the other wheels, even the whole machine, and learn the meaning of its work is certain to advance. (298)

ARTICLE 81—FIFTH TEST—GOOD ROADS

The State Department of *Agriculture* has for distribution a *pamphlet* describing 1700 New York State farms for sale or | for rent.

The census reports show the decrease in the value of farm lands in this state to have been | $400,000,000 from 1870 to 1900. The state *engineer* reports that the average freight rate on | the railroads of New York in 1865 was three and one-fourth cents per ton per mile and | that the *average* freight rate in 1904 was seventy-three one hundredths of a cent per ton per || mile. This is the measure of western *competition* in our New York State markets. The *development* of our farm roads | by the *expenditure* of $50,000,000 has been urged in order to establish a complete state and county system | of highways and thus to make our farms *accessible* to the present shipping centers. This

would enable farmers to load | strong, broad tired wagons with much *heavier* loads than under present conditions; and on roads properly prepared and graded there | should be not the slightest difficulty in drawing to market with one team four tons of grain or other *merchandise* || in half the time required to draw one ton over the old highway.

Those who advocate good roads in this | state say that they *believe* that this system of *improved* highways can be built in ten years and that when | it is once built, it will increase the farm values an average of $10 an acre. (257)

ARTICLE 82—SIXTH TEST—SAN FRANCISCO EARTHQUAKE

At 5:15 A. M., April 18, the city of San Francisco was still *asleep*. An early student, a *rattling* | wagon, the carrier *delivering* papers, had the morning to themselves. It was the sort of morning San Francisco does not | often have —clear, light, sunny, with the bay soft and sparkling and the sky undimmed by fog.

At 5:17, | as at a *signal*, the chimneys came rattling down. That was the first we knew of danger. We are used | to *earthquakes*, and so we merely turned over in our beds at the first gentle shake. But a moment later || we realized that this was the real thing in earthquakes. It came with a grinding, crushing, deep-toned rumbling; a | twist, a clutch at the earth's *vitals*, and then a wrench that sent us out of our beds up into | space and down again with a thud on the rocking, *trembling* floor.

At twenty minutes after five the streets were | crowded with ashen-faced men and women, and with children screaming with terror, while the racked and trembling earth, shaking | beneath our feet, sent us staggering like sailors on a slippery deck. Even now, a week after that *terrible* day, || the earth, like a beaten child, still seems to sob *convulsively* in its sleep.

Swiftly following the *supreme* shock, fire | broke out and the city began to burn, here, there, everywhere, with not a drop of water to check its | fury. We who lived on the heights could feel the fierce heat that came up from the burning district a | mile and a half away. And when the sun rose Thursday morning it was blood red in a heaven of | smoke. The business part of the town was a hot *graveyard* where millions of property lay buried in heaps of || smoking brick and twisted steel.

But we are not telling hard luck stories in San Francisco today. We have met | with such kindness, such overpowering evidence of charity and humanity, that all the *sermons* in the world could not make | us feel more keenly than we do the brotherhood of man. (351)

Section 3—Survey Test

The following survey test was given by the Pennsylvania State Department of Public Instruction. Part 1 is to be dictated in two minutes, and Part 2 to be dictated in two minutes, allowing one minute pause between dictations, and both to be transcribed in 60 minutes. The shorthand notes and the transcript are to be collected at the close of the period assigned. Credit depends on the accuracy of the notes and of the transcription.

PART I—BUSINESS LETTER

Dear Sir:

As *chairman* of the Speaker's Committee of the *Chamber of Commerce*, I wish to extend an *invitation* to | you to address our members on the league of nations, a topic *uppermost* in the minds of thinking men all | over the world.

The committee *endeavors* to secure men of national *reputation* to talk on matters of national importance. Ever | since President Wilson went abroad, much interest has been manifested as to how a league of nations can be formed, | what its *responsibilities* would be, and what power it would have to enforce its decrees.

From your *experience* as a || jurist and your study of *international* questions, we believe that you are *eminently* fitted to discuss this very important | and interesting question.

If you will indicate some date in the near future when you can be with us, satisfactory | *arrangements* can be made. We are looking forward to receiving your favorable reply at your earliest convenience.

Very cordially yours, | (180)

PART II—SOLID MATTER

ARTICLE 83—THE STOCK MARKET

A stock market differs from a produce market in that it deals in the stocks and bonds of *industrial corporations* | and in certain kinds of national, state, and *municipal* bonds. The stock market, while not confined to modern times, has | grown to such enormous proportions during the past century, that its development may be cited as a decided change from | old market conditions.

The importance of large industries is admitted, but as a general rule no one person has enough | money to organize an industry. The money of a large number of men must be *combined* in order to get || *sufficient* funds for this purpose. What is known as the stock of a corporation is nothing more than a piece | of paper on which is written the fact that an individual, whose name appears on the paper, has *contributed* a | certain amount of money for the purpose of organizing a particular industry. All the stockholders taken together are the owners. | (160)

SECTION 4—ADDITIONAL ARTICLES AND TESTIMONY

ARTICLE 84—NATURAL RESOURCES

The natural *resources* of a country are mainly the *mineral commodities* and agricultural products that it yields. A discovery of | mineral deposits often brings a rush of people to a barren and hardly *accessible* district. While the deposits last, railways | are made, the soil is improved for agriculture, towns are built; and when the supply is *exhausted* there may result | a self-supporting settlement permanently established and in full *communication* with the world. The position and industries of towns are | usually fixed by the existence of natural resources or of natural lines of communication, but the most powerful agent is || the personal energy of man. (105)

Regents.

ARTICLE 85—A RIGHT CHOICE

There are times in the life of every right-minded young man when he is troubled as to what he | shall do for a *livelihood*. A right choice from what the world offers is an important step, and the first | thing to notice is that educated labor is nearly always in demand. The *essential* thing is to have an object | in life, an ideal within you that will raise the *character* and *excellence* of your work. The most *unfortunate* man, | next to the man that has nothing to do, is he who works simply for wages and not for love || of the work. Successful men are successful in spite of difficulties; they owe their success largely to the fact that | they had the snap and *persistence* to succeed. Watch always for larger and better opportunities. Good opportunities exist all the | time; if promptly grasped, they lead to fortune and reputation. (150)

Regents.

ARTICLE 86—JULIUS CAESAR'S STENOGRAPHER, AND SOME OTHERS

When *Julius Caesar* called his *stenographer*, no chic, *short-skirted damsel pirouetted* into his *editorial sanctum*, pencil poised in the | air and note-book flapping, to take down his *"Commentaries"* on the Gallic Wars, and thus cause his name to | be *anathema* among the younger *generations* of *posterity*. Caesar's stenographer came into the room with *papyrus* and *stylus*, *decorously sandaled*, | tunicked, and togaed in the approved style of that day, and sat at the great one's feet to take down | the dictation. Men only were shorthand-writers in Caesar's time, and if their speed was less than that of their || heirs today, at least they had many more characters to learn and remember.

Even in Caesar's time, stenography was a | well-*developed* profession, and it survived even during the Dark Ages. St. Luke, we are assured, in all probability took | down the Sermon on the Mount in shorthand. It is also reported that some of the pupils of that early | time who had suffered long under a hard *taskmaster* turned on their *instructors* and stabbed them to death with their | styli. Then there is the case of the great *ecclesiastic* who, finding his stenographer dozing when he should have been || transcribing his notes, dealt him such a vigorous blow on the ear that the stenographer died from the effects of | it, and the churchman had to leave the city in order to avoid trial for *manslaughter*. It is suggested that | this is the origin of the habit stenographers have today of covering up their ears under their hair.

As a | matter of fact, shorthand has been a subject for inventive genius since the days of *Plutarch*, who mentions that in | the debates on the *Catilinian* conspiracy in the Roman Senate in 63 B. C., the famous oration of Cicero || was reported in shorthand. There are many famous instances in which an *abbreviated* writing system was used. (317)

J. R. Gregg in The Literary Digest.

ARTICLE 87—HOW SHOULD A UNITED STATES AMBASSADOR LIVE?

As for those *criticisms* of your method of life—all I hope is that they bother you as little as | they bother me. I think a man should live in such a position as he has been accustomed to live. | It is as it is with my Cabinet here.

If I found just the right man for a Cabinet position | and he happened to be a poor man, I should not in the least object to his living in the | hall bedroom of a boarding-house. On the *contrary*, I should be rather pleased at it. On the other hand, || as Root can afford a big house and can afford to entertain, I think it would be rather *shabby*; rather | mean, if he lived in a way that would be quite proper for others—that would, for instance, be quite | proper for me if I were in the Cabinet. I never feel in the least *embarrassed* because at *Sagamore* Hill, | at my house, we have a maid to wait on the table and open the door, instead of having a | *butler*. I should feel nothing but *scornful* amusement for any man who felt that such method of living was improper || for a President or Cabinet officer; but I should have exactly the same feeling for the critic who objected to | a rich man who was doing his full duty living as he had the right to live.

This is simply | an *application* of the doctrine that I am trying to preach to my countrymen every day, and which is the | direct reverse of the doctrine preached by fool *revolutionists* like *Maxim Gorki*. Ophir Hill is as different from Sagamore Hill | as Sagamore Hill is different from the house of Captain Joe-Bill Underhill, the bayman, and a brother member of || mine in *Matinecock* Lodge of Masons. My creed is that it would be quite as *criminal* for the owner of | the big house to look down upon the owner of the middle-sized house as for the latter to look | down upon the owner of the small house; and on the other hand exactly as criminal to feel *jealousy* on | the *ascending* scale; while it would be a piece of utter *demagogic* silliness for you to live as I live | or for me to live as Captain Joe-Bill lives. And no man has the spirit of Americanism in him || who would be guilty of such silliness. (407)

Theodore Roosevelt.

ARTICLE 88—LABOR

Lack of information as to cause and effect on the part of labor leads to many *misinterpretations* and faulty *conclusions*, | such as to believe that to limit production is to benefit the worker, or that unduly to decrease the length | of the work-day is conductive to the prosperity and the well being of society and of labor, and that | to place all workers in a given trade on a par, regardless of capacity or ability, is *beneficial* to the | cause of labor. These policies lead to a reduction of production and increased cost; to *suspicion*, to disregard of rights ||of property, of individuals, and of society, the result being strained relations, strikes, *bloodshed*, *destruction* of property—no one *benefited*. |

It is the *function* and province of the engineer to make the correct *analysis*, to predict effect through known causes. | Itis purely the mission of the engineer of wide experience, of great *foresight*, and of unselfish motive to see | to it:

First—That every action is based upon the principles of honesty, justice, and fairness to the employee, the | employer, and the public.

Secondly—That the plan of action is so formulated as to *eliminate* all unfair privilege of || employer and employee, and to make it possible for each to fulfil his *responsibilities* to the community.

Thirdly—That the | plan or industry be so organized as to make it exceedingly difficult for an *incompetent* to hold a position of | *authority* or to have *autocratic* control.

It is the *industrial* expert who must finally work out these problems. He is | the *specialist* who understands causes and effects. He is the one to make an *unbiased* and detailed *diagnosis* and to | prescribe the treatment.

Think of the many hours being wasted, with all that waste means to posterity, to society, to || industry, because we have not analyzed the requirements of the job and because we have not trained the man.

And | out of it all, we hope, there will eventually come into all industry, because of the efforts of the engineer, | a fine spirit of comradeship, of loyalty, and of genuine pleasure in association of boss with men. If it comes, | it will be one of the largest possible means of conserving labor in all its aspects. (376)

The Literary Digest.

ARTICLE 89—WORKING HABITS

A lot of the *executives* who *contributed* their ideas to this article arrange their daily work to agree with their | *personal* habits; and a great many of them also regulate their personal habits to help them with their daily work. | One man, the president of a company, arises early every morning and takes a rather long walk. Then he comes | home and reads about an hour—not the *newspaper*, nor *fiction*, but "heavy" material that requires *concentrated* thinking. Then he | eats his breakfast and goes to the office, arriving there about eight o'clock —long before most of his employees are || there.

Another man spends one or two hours every day studying some foreign language. He now speaks quite fluently five | different languages and has a good start on the sixth. And still another man takes a swim at his club | every noon and evening.

A high *executive* of one company takes a long walk every day. He goes out of | the office about the same time every afternoon and walks around town for about an hour. He makes his route | around the outlying parts of the town, not around the business section. He says it helps him to do his || planning. He could not concentrate as well in the office, he feels; and if he were in the office he | would probably be *interrupted* so often that he would not get his planning done. (234)

* * * * * * *

An executive who doesn't have a | *buzzer* on his desk contends that if he did he would rely on it too much and wouldn't get enough | exercise. When he wants to call his stenographer to take some dictation, he goes into the outer office and calls | her himself. He walks around the room while he is *dictating*, because it helps him to think better. The trick || gets his circulation going better; and he is able to think more clearly than when he is sitting down. This | man also gets letters out of the file for himself and does a number of other little duties that clerks | generally perform. Even when he has to see one of his *under-executives*, he goes to the man's office for | the exercise it gives him.

In contrast with this idea are the methods of the vice-president of another concern | who spends all his time with just the big things of the business. He says, "An executive, in my opinion, || should not devote his time nor his attention to details of any sort. My organization is so set up that | the details of the business naturally find their way to the different departments where they

are automatically taken care of. | It is my function as an executive to know that my organization is so planned and so *co-operating* that every | detail is taken care of with dispatch and in a thorough and *accurate* way. I am sufficiently familiar with the | operation of this organization so that if anything goes wrong at any time, I know immediately where to put my || finger on the trouble. (504)

The Literary Digest.

ARTICLE 90—WORLD MARKET VERSUS WORLD ORGANIZATION[1]

Q. In engaging in foreign trade, at what places in the world have you *established agencies?*

A. We have agencies in upward | of 60 countries.

Q. Have you a list of them made up?

A. Yes; we have 268 foreign agencies, | 20 of which are very large offices, like *London, Antwerp* and *Paris, Copenhagen,* and *Stockholm.*

Q. Are you able to do | business in *Belgium* in steel products to any extent?

A. We do some *business* in *Belgium;* as a matter of fact | we sell some rails there.

Q. What kind of rails?

A. Rails for street railways. We have sold *numerous* rails to the || *Brussels* tramway.

Q. There is a duty on foreign steel, is there not, in Belgium?

A. Yes.

Q. And there are also large | steel mills in Belgium?

A. Yes; Belgium exports 90 per cent of its production.

Q. You say your object in having this | warehouse in Antwerp is to take advantage of shipping *facilities* from Antwerp?

A. Largely.

Q. And you move your goods from here | and store them there and ship them out in small *quantities* from time to time, to wherever they may be | *destined?*

A. Yes.

Q. How do you move your products from this country to, say, these *warehouses* in South America?

A. Largely in || vessels which we charter for that purpose.

Q. That is, you load a whole shipload, you mean, when you say charter | a vessel?

A. Yes.

Q. *Steamers,* or sailing *vessels?*

A. Steamers.

Q. How many steamers do you have ordinarily under charter?

A. Between 35 | and 40. At the present time about 35.

Q. And destined to what ports?

A. All parts of the world.

Q. How | far north do you sell your products?

A. We do business in Iceland.

Q. And from what port do you supply *Iceland?* |

A. Via *Copenhagen.*

Q. How far south do you do business?

A. *Christmas* Island.

Q. Where is Christmas Island?

A. It is about 400 || miles from *New Zealand,* south of the *Fijis.*

Q. Do you do business in the *Fiji* Islands?

A. Quite a business; we | are

[1] Excerpts from testimony of James A. Farrell, president of the United States Steel Corporation, taken in the District Court of the United States for the District of New Jersey.

building a sugar refinery there at the present time.

Q. I see that you maintain an office at Sydney?

A. Yes; | New South Wales, *Australia.*

Q. Have you any other office in *Australia?*

A. One at *Melbourne*, one at *Fremantle*, West *Australia.*

Q. Are | the managers of these large offices of yours in foreign countries *ordinarily* Americans or foreigners?

A. Almost entirely Americans. (368)

ARTICLE 91—ORGANIZATION OF FOREIGN TRADE[1]

Q. How many local dealers are there handling the machines of the *International Harvester* Company in countries other than the United | States?

A. According to our records and the *information* received from our foreign branch houses and managers for the season of | 1912, there were 30,888.

Q. Now, Mr. Haney, you have referred to the foreign business | of the *International* Harvester Company. Has the foreign business of the *International* Company been merely a dumping of the surplus | product into *foreign* countries, or has it been one of the primary markets of the company?

A. It has been one || of our primary markets. It certainly has not been used as a field for dumping.

Q. Your *organization* began and has | *constantly* developed and improved?

A. Our organization is constantly developing, as shown in these exhibits, and the volume of our business | has increased several hundred per cent during the time.

Q. Have you prepared a statement showing the list of foreign offices | for *supervision* and control and a list of foreign houses each having its own manager, of the *International Harvester* Company? |

A. I have.

Q. Handing you the paper marked *Defendants'* Exhibit 94, I will ask you to state whether that is || the list to which you refer?

A. It is.

Q. How many foreign offices for *supervision* and control are there, of the | company?

A. Nine.

Q. How many of the foreign houses having each its own manager?

A. Fifty-three.

Q. And as you developed your | sales *organization* you quit the jobbing business?

A. More and more we quit the jobbing business, and converted our business more | and more to the *branch-house* system—the American method of doing business.

Q. That method of doing business was the | selling directly to local dealers?

A. Selling direct to local dealers; yes, sir.

Q. In your sales *organization* abroad, what is the || fact as to whether there were men in *Europe available* for the *management* of your business to put in charge | of it?

A. As we changed the business from the jobbing business to the branch-house basis, it was impossible for | us to find men in Europe with the knowledge and experience in the harvesting ma-

[1] From testimony of Charles H. Haney, manager of foreign department of the International Harvester Company, in the District Court of the United States for the District of Minnesota.

chine business to qualify them to | be placed in the management of these branch houses or *organizations*. It was necessary for us to come to America | and get men trained in America, men of *experience*, *knowledge*, and ability in our business, and take those men to || Europe and put them in charge of these branch houses.

Q. And what is more important to you in a man | —knowledge of the business, or knowledge of the language of the country where he is doing business?

A. Knowledge of the | business, *absolutely*. Naturally, in hunting for a man for any certain country, we try to find a man who speaks | the language of that country. If he did not speak the language of that country but spoke some other language, | it was some advantage; but primarily knowledge and experience in our business, if he spoke only English. That was the | first *qualification*. (502)

ARTICLE 92—ADJUSTMENT OF PRODUCTS TO MARKETS[1]

Q. Do you manufacture any special designs of wire *products* with *reference* to *foreign* business?

A. Entirely; our products are *manufactured* to | suit the *requirements* of the various markets in which we do business.

Q. But you said that generally about the whole | business?

A. Yes.

Q. I am asking you *particularly* about the American Steel and Wire Company. Are there a few or are | there many products?

A. A large number.

Q. How are they designed, by you or by your customers?

A. The *suggestions* come from | the customers, and we adapt our product to suit their needs.

Q. For how many years, if at all, has the || American Steel and Wire Company *specialized* on foreign products, products for export?

A. Some of the companies that went into the | American Steel and Wire Company were doing a moderate business in exports on wire products. The *Pittsburgh* Wire Company was | one concern, and the Iowa Barbed Wire Company at Allentown was another.

Q. Since the American Steel and Wire Company was | formed, or the *corporation*, has the Steel and Wire Company specialized on many lines for foreign products?

A. Yes. They have | developed a great many markets and are manufacturing a large line of products, exporting at the present time 360,000 || tons a year, *utilizing* five mills entirely on foreign business.

Q. Could you give an estimate of the number | of kinds of wire made to satisfy foreign markets?

A. Yes; at the Paris exposition in 1900 I was connected | with the *preparation* of the exhibit, and they showed in that exhibit 1,800 different kinds, and styles, and types | of wire products at that *exposition;* and at the *Buenos Aires* exposition we showed several hundred.

Q. Were those classes of | products that you showed at those two expositions products peculiarly designed for foreign markets?

A. Entirely so; we manufacture large tonnages || of material that can not be sold in this country at all. I would like to correct that by saying | —I

[1] Excerpts from testimony of James A. Farrell, president of the United States Steel Corporation, taken in the District Court of the United States for the District of New Jersey.

think I am correct—they were salable to a large extent in those markets, those 1,800.

Mr. Dickinson. | The question was, I think, whether 1,800 were made for that market.

The Witness. We *manufacture* about 11,000, | and about 1,800 were suitable for sale in foreign markets.

Mr. *Lindabury.* And some of them exclusively, you said? |

The Witness. Yes, entirely.

By Mr. *Severence:*

Q. Are there a good many articles that are exclusively suitable for the *foreign* || trade?

A. Yes, sir.

Q. Will you name some of them?

A. *Varnished* wire used in place of *galvanized wire;* special grades of | fencing, heavily coated with *spelter*, sent to some of the tropical countries where there is a great deal of moisture; | oval wire nails with various kinds of heads, known as rose heads, and bung heads, sold in Western *Australia.* These | names originated in those countries. (465)

The letter heading

The JOHN C. WINSTON CO.
PUBLISHERS
Winston Building, 1006-1016 Arch Street
PHILADELPHIA

August 30, 19--

Name
Address

Miss Jane Blakiston,
241 Jackson Street,
Hot Springs, Ark.

Salutation

Dear Miss Blakiston:

Body of the letter

The accompanying Outline of the Arkansas Course of Study, with indicated Core Curriculum and Electives and suggested textbooks, proved of so much interest to the Arkansas teachers in the spring when we prepared it, that many requests have come to us that we furnish a copy for fall use.

This sheet is designed for ready reference and will prove helpful as a wall map. If additional copies are desired, they will be sent on request. Should you find mentioned in the list some textbooks that you would like to examine or consider for immediate use, please indicate your needs on the inclosed card.

With best wishes for a successful and pleasant school year,

Complimentary closing

Cordially yours,

Signature

John L. Walton

Note of Identification

Inclosure

W-WM

Illustrative Letter

APPENDIX A

In many offices employing a number of stenographers, style sheets are prepared in order to secure uniformity. The material in Appendix A was compiled from a number of these style sheets. These general instructions contain, therefore, not the ideas of one man, but of many who use letters daily as a means of transacting business.

It is suggested that a careful study be made of Appendix A in order that you may become familiar with the approved arrangement of the business letter.

"The best stenographer is one who does not become mechanical in the work; who takes a personal pride in every letter, a personal interest in the work; who assumes an equal share of responsibility with the dictator."

THE LETTER HEADING

1. On the usual commercial stationery it is unnecessary for the stenographer to supply more than the date. Some forms for writing the date are:

October 2, 19—

2 October, 19—

October Second
1 9 – –

19—
October Second

October Second
Nineteen – – –

October Second
19—

October
Second
Nineteen
– – – – –

OCTOBER SECOND
NINETEEN – – – – –

O C T O B E R S E C O N D

N I N E T E E N – – – – – –

2. In addition to the date, many firms include file numbers in the heading and also correspondent's numbers, stenographer's numbers, invoice numbers, etc. As an instance observe:

October 2, 19—
File 9–17–6–4
Vermilion Co., Ill.

THE NAME AND ADDRESS

3. In typing the name and address, it is not only incorrect, but also discourteous to write simply:

George Fisher
Macon, Ga.

4. The usual titles of address are:

Miss Marion Phillips
Misses Gladys and May Thomas
Mrs. Harry G. Ramsay
Mr. B. Franklin Harvey
Messrs. Hoffman and Smith
W. C. Mason, Esq.
United States Steel Corporation
Ford Motor Company
The President

His Excellency the Governor
His Honor the Mayor
The Most Reverend Bishop
Angus J. Sweeney
Dean Somers
Dr. George F. Haines
Professor Alvin N. Morris
Reverend G. C. Bennett
Hon. Franklin K. Lane

Father McBride

5. The majority of firms use a corporate title ending in the word "Company," or otherwise indicating that there is no idea of personality involved. These firms should be addressed without the use of Messrs.; and the word "Company" in such addresses is usually written in full.

6. If a correspondent uses the title "Reverend," "Doctor," or "Professor" in connection with his signature, or if any one of these titles appears in his letter-heading, the title so appearing should be used in addressing a reply.

7. Some firms require that the name of the addressee be written at a designated point because their letters are folded by machinery.

8. On letters bearing a Rural Free Delivery number always write "R. F. D." with a space between each letter.

9. Always spell the names of cities in full.

10. According to common business practice the names of states are abbreviated. The following is a list of the official postal abbreviations for the names of states:

Alabama.....Ala.	Idaho.....Idaho
Alaska.....Alaska	Illinois.....Ill.
Arizona.....Ariz.	Indiana.....Ind.
Arkansas.....Ark.	Iowa.....Iowa
California.....Calif.[1]	Kansas.....Kans.
Colorado.....Colo.	Kentucky.....Ky.
Connecticut.....Conn.	Louisiana.....La.
Delaware.....Del.	Maine.....Maine.
District of Columbia.....D. C.	Maryland.....Md.
Florida.....Fla.	Massachusetts.....Mass.
Georgia.....Ga.	Michigan.....Mich.

[1] Sometimes written—Cal.

Minnesota	Minn.	Oregon	Oregon.
Mississippi	Miss.	Pennsylvania	Pa.
Missouri	Mo.	Rhode Island	R. I.
Montana	Mont.	South Carolina	S. C.
Nebraska	Nebr.	South Dakota	S. Dak.
Nevada	Nev.	Tennessee	Tenn.
New Hampshire	N. H.	Texas	Tex.
New Jersey	N. J.	Utah	Utah
New Mexico	N. Mex.	Vermont	Vt.
New York	N. Y.	Virginia	Va.
North Carolina	N. C.	Washington	Wash.
North Dakota	N. Dak.	West Virginia	W. Va.
Ohio	Ohio	Wisconsin	Wis.
Oklahoma	Okla.	Wyoming	Wyo.

11. The address should, therefore, take one of the following forms:

Mr. William B. Angerman,*
President,† Keystone Paving Company,*
1400 Girard Building,*
New York, N. Y.‡

11. (*a*) * Some books on business letter writing and some firms prefer that the commas at the end of lines in addresses be omitted.

11. (*b*) † It is grammatically correct to place the title of the addressee on the second line, for the reason that the name and address is a sentence and if the above name and address were written out in full it would read: "This letter is to be delivered to Mr. William B. Angerman, who is president of the Keystone Paving Company, and whose office is at number 1400 Girard Building in the city of New York." Upon writing the address in this form it is readily discoverable that the words "president" and "Keystone Paving Company" are in the same dependent clause and that the whole clause is in apposition with William B. Angerman. Therefore, from the point of view of grammatical construction, they should stand together.

11. (*c*) ‡ Many correspondents prefer the form *New York City* to New York, N. Y.

11. (*d*) However, when the title of the company is very long, for the sake of symmetry, the title of the addressee is written after his name. In such a case it is considered best form to omit *Mr.*, as it is not proper to give two titles in an address. For example:

L. B. Jones, Treasurer,
National Association of Brick Makers,
Toledo, Ohio.

11. (*e*) The title and the name of the company are not placed on the same line in the following form because of the length of the title:

Mr. H. W. Kennett,
Vice President and General Manager,
Kennett Construction Company,
Chicago, Ill.

11. (*f*) In this form there is no title or company affiliation:

Mr. J. W. Mason,
904 Howard Street,
Baltimore, Md.

11. (*g*) If the name and address occupies but two lines, always type it double spaced.

Mr. J. C. Scott,

Galena, Ill.

12. Dictators should place a number on the letter to which they are replying and dictate that number instead of the name and address. At the close of the dictation they should pass the letter received to the stenographer, so that when she comes to typewrite the reply she may get the name and address from it. In every case use the most complete address it is possible to obtain. When addressing letters to a building in a city, the street number is always preferable to the name of the building. Both the letter and the envelope should bear the name of the town or city and the state. Never address letters to "city." In the address, spell out and capitalize the words "Street," "East," "West," etc. For example: 111 West Fifth Street, East Aurora, Ill., not 111 W. 5th St., E. Aurora, Ill.

Numerals should be used in writing the names of numbered streets above the tenth, as 23d Street.

THE SALUTATION

13. The salutation should always appear two spaces below the name and address. Some firms now dispense with the salutation altogether.

14. Forms of salutations:

Sir:	My dear Sirs:	Dear Miss Brown:
Sirs:	Gentlemen:	Honorable Sir:
Dear Sirs:	Dear Madam:	Reverend Sir:
My dear Sir:	My dear Madam:	Your Excellency:
Dear Mr. Blank:	Miss Jones:	Reverend Father:

14. (*a*) The most common form of punctuation following the salutation is the colon. Some books on business English suggest the comma and the dash.

BODY OF LETTER

15. Always begin the body of the letter two spaces below the salutation. Type all letters in double space where possible, but do not use two sheets if the letter can be typed on one sheet with moderate crowding.

16. The half-size letterhead may be used for very short letters.

17. The right-hand margin of the letter should be watched closely, as an uneven margin indicates carelessness. This margin should be approximately the same width as the left-hand margin, and there should not be a difference of more than six points between the longest and the shortest lines—disregarding, of course, the final line of the paragraph.

18. Paragraphs should be arranged to be consistent with the style of the letter you are typing, as illustrated on pages 32, 36, 38, 41, 43, 46, 50, 53.

19. In some offices special letterheads are provided for correspondence between associated offices, correspondence to and from fieldmen, and inter-departmental office correspondence. In other offices plain paper is used for such correspondence and the word "MEMORANDUM" is printed at the top of the sheet. In this correspondence, the formal salutation and closing is usually omitted.

ABBREVIATIONS

20. Avoid the use of abbreviations in the address, the body of the letter, and the signature.

Do not use the words or abbreviations "inst.," "instant," "prox," or "proximo," but specify the name of the month referred to.

The only exception to the above rule is in the use of corporate names, which should be written as they appear in the letterhead.

21. As far as possible do not use figures in the body of the letter. Use "thirty days," not 30 days; "ten boxes," not 10 boxes, etc. Use figures for dates and sums of money, as "August 25, 19—," and "$2,145.32." Use the sign "¢" in designating sums less than one dollar.

DIVIDING WORDS

22. At the end of the line divide only long words and then be careful to divide according to the syllables.

In case of doubt as to how a word is divided, refer to Appendix G or a reliable dictionary.

THE HEADING OF THE SECOND PAGE

23. When a typed letter fills more than one page, the second page should bear the name of the person or company addressed, the number of the page, and some firms prefer that the date be written also, as illustrated below:

Mr. R. E. Brown -2- March 28, 19—

THE CLOSING

24. The complimentary closing should be two spaces below the body of the letter in the center of the line. Usually it begins at point 35.

25. Some firms no longer use the formal closing.

26. Forms of closings:

Very truly yours,
Yours very truly,
Yours truly,
Truly yours,
Sincerely yours,
Faithfully yours,
Yours sincerely,
Respectfully yours,
Yours respectfully,
Cordially yours,
Yours cordially,
Yours faithfully,

THE SIGNATURE

27. Some forms of the signature and other special data:

Very truly yours,
MASON-POWELL COMPANY,

John P. Mason

JPM/P
1 inc.

President

Yours very truly,
PALMER HARDWARE COMPANY,

Henry M. Palmer

HMP–F
Inclosures

Sales Manager

Yours sincerely,

Abel T. Weston

Secretary.

MP

Yours truly,
WESTERN NEWSPAPER UNION

Martin Haines

Sales Department.

Martin Haines—RL

INCLOSURES

28. If inclosures are to accompany a letter, a notation should be made at the left margin of the letter one space below the initials of the dictator and stenographer.

(In case there is but one inclosure):

JBM–FT
Inclosure

(In case there are two inclosures):

FLT/BJ
2 inclosures

(In case there are several inclosures and the exact number is not known):

GUF–IC
Inclosures

CARBON COPIES

29. Every up-to-date firm keeps a copy of its correspondence. These copies are made in a variety of ways, but the most common method is to make a carbon copy at the time the original letter is typed.

Some firms have two or more carbon copies made of their correspondence, as their filing system requires. Extra carbon copies may also be desired for the information of the various departments and agents in a business organization.

Carbon copies are sometimes made on the back of the letter to which the copy is an answer.

When more than one page is required to type a letter some firms do not use a second sheet for the carbon copy, but type the second page intended for the office files on the reverse side of the first sheet. The carbon copy is turned so that the top of the second page corresponds to the bottom of the first. The purpose is twofold: (*a*) files do not become bulky; (*b*) sheets are not so easily lost.

If the paper used for carbon copies is transparent the instructions for typing the second page on the back of the sheet which contains the first page cannot be followed. Two sheets must be used. The second sheet should be securely fastened to the first sheet and rule 23 carefully followed.

While the carbon copy is in common use, some firms use the letter-press method or the rapid roller copy method. When either of these methods is used, the typewriter must be equipped with a "copy" ribbon.

30. Envelopes should always be addressed double space, with the beginning of the name half way down the envelope at point 20, street address at point 30,

name of the city at point 40 and the state at point 50, making four lines. Most inexperienced stenographers type the name and address too high.

ABINGTON PRESS
Box 44,
Abington, Pa.

STAMP

Mr. William P. Buckram,
649 Dalton Street,
New Bedford,
Mass.

31. In addressing the envelope place the name of the state on a line by itself. This injunction is issued in deference to the wish of postal employes.

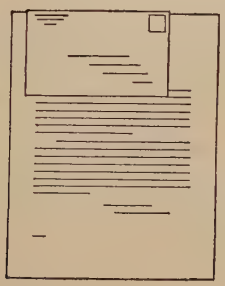
32. On envelopes requiring other than the regular postage, write in typewriting, in the upper right-hand corner where the stamp is to be affixed the word "Foreign," "Special," or "Register," as the case may be.

DELIVERING WORK TO THE DICTATOR

33. In arranging letters for delivery to the one who dictated them, the stenographer should attach the envelope to the letter it belongs with by hooking the flap of the envelope over the top of the letter with the addressed side of the envelope facing out. The flap should not embrace other letters or any part of the office file.

Illustration

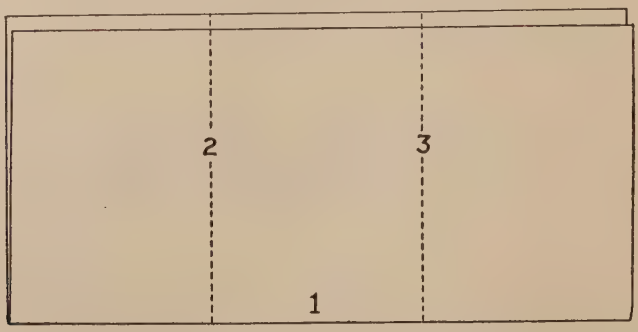
Front view



Back view

34. The standard dimensions of a full sized letter sheet are about eight and a half inches by eleven inches, and there is a method of folding a sheet of this size for enclosure in an envelope which is in such common use that stenographers who do not know it are considered to be poorly trained. To fold a sheet properly, first turn it up from the bottom until the bottom edge is about half an inch from the top edge and crease. The crease should thus come almost across the middle of the sheet. Next fold over the paper one-third from the left, then one-third from the right.

Illustration



The letter sheet here illustrated has been folded once at "1." The dotted lines numbered "2" and "3" indicate where the second and third folds should come.

PREPARATION OF TELEGRAMS[1]

35. The following should be observed in the preparation of telegrams:

(*a*) Name of city and date.
(*b*) Full and complete address.
(*c*) Body of telegram to be double spaced.
(*d*) Space between code and cipher words to be double spaced.
(*e*) In the lower left-hand corner, indicate manner of payment, as follows:
(1) If charged to sender's regular monthly account, mark CHARGE, as for example:
Blank Engraving Company
(2) If to be paid in cash when telegram is filed, mark PAID-CASH.
(3) If to be paid at destination, by addressee, mark COLLECT.
(*f*) Letters must not be printed one over another.
(*g*) Inserted words must be carefully marked with place of interlining.
(*h*) Erasures should be carefully and completely made.
(*i*) Small words should not be connected in Day Letters and Night Letters.[2]
(*j*) Do not split words at end of line.

"CLEARNESS IS THE ESSENCE OF SPEED IN TELEGRAPHY."

[1] See illustration of telegram, page 111.
[2] A definition of Day Letters and Night Letters is given on the back of telegram blanks. Teachers may secure supplies of these at any telegraph office.

KEEP YOUR DESK CLEAN

36. Use the last few minutes of each period at the machine to dust the framework of it and to clean your desk. Brush the type with a stiff brush frequently. When you close your desk, center the carriage of your machine and cover it with the rubber cover provided for that purpose.

Learn the habit of cleanliness early in life; if constantly followed, it will stand you in good stead always.

APPENDIX B

PUNCTUATION, CAPITALS, AND THE PARAGRAPH

PUNCTUATION

THE PERIOD

Use the Period:

1.[1] To mark the close of a sentence that affirms, denies, or commands:

John has a hat.
He was not there.
Get a book.

2. To indicate abbreviations:

J. M. Monroe
f.o.b., Ill., etc.

THE COMMA

Use the Comma:

3. To set off an introductory word or a phrase:

Indeed, I did not mean to frighten you.
In the first place, you have disobeyed a rule.

4. To set off a phrase out of its natural order:

Just to copy letters, that was all I was asked to do.

5. To set off a parenthetical word, phrase, or clause:

I wish to know, however, why he sent the goods.
There is, as a matter of fact, very little to be said on the subject.
The business, you may feel confident, will receive our careful attention.

6. To set off a participial phrase that is not restrictive:

We strolled through the woods, picking up arrow heads and many other curious things.
Having considered the question carefully, he was ready with his answer.
The boy, reassured by her smile, approached her slowly.

7. To set off the name of a person or thing addressed:

Ye men of Sparta, consider how greatly our death will redound to the honor and glory of our country.
This, my friends, is the whole truth.
Lift up your heads, O ye Gates.

[1] The consecutive numbers in this section may be used for reference in marking papers.

8. To separate a word or phrase in apposition:

Mr. S. P. Lore, Secretary of the Commercial Trust Company, will call upon you at nine o'clock.

Maize, or Indian Corn, is a product of the temperate zone.

9. To set off a subordinate clause which is not restrictive:

My best directed efforts accomplished nothing, while his slightest nod was law.

Since you will not consent to our plan, we shall have to act without you.

At Chicago, where they had expected to meet their father, they received only a telegram from him.

His last letter, which gave us the information we had been waiting for, made it possible for us to act.

10. To set off an explanatory or conditional clause:

The picture, since it proved to be merely a copy, was rejected by the committee.

If you find a car that is a good bargain, you may buy it for me.

11. To separate the words or phrases in a series where the conjunction is omitted:

The long, hot, tiresome journey came to an end at last.

I have met him, faced him, scorned him.

They ran swiftly out of the barn, across the fields, and into the woods beyond.

NOTE.—When *and* or *or* is used only between the last two words of a series, the comma must be used before it. It rained, snowed, and hailed during the course of the day.

12. To indicate the omission of words:

Sometimes we go to the mountains; sometimes, to the seashore.

13. To separate the two members of a compound sentence when joined by a conjunction:

The lake was very rough, and we had great difficulty in crossing.

14. To separate a quotation from the words that introduce it:

"My boy is hurt," mourned the mother.

"If you will send me one word," he replied, "I shall be greatly obliged to you."

15. Before a direct quotation consisting of a single, short sentence:

She answered quickly, "I cannot say."

16. Before *and not:*

He was cordial in his manner, and not at all the sort of man I had expected.

17. After *Yes* and *No.*

Yes, I think so.

No, not if I can help it.

18. A comma may not be needed, but may be used for emphasis.

The plant had caught the crimson of the setting sun, and used it to tint her flowers.

THE SEMICOLON

Use the Semicolon:

19. To mark the omission of the conjunction in compound sentences:

"Look not mournfully on the past; it comes not back again."

"Talent is power; tact is skill."

20. To divide the members of a compound sentence when commas are used within the members:

If he should arrive in time, all may yet be well; but if, for any reason, he should not come at the appointed hour, I fear the result.

21. To separate short statements which are connected in meaning, but which might be written as separate statements if preferred:

The air was sweet with perfume; birds sang to each other from the coverts; the adjacent cascades played their steady, muffled music.

22. To separate long clauses or phrases of a series which are themselves punctuated by commas:

"Let us highly resolve that these dead shall not have died in vain; that this nation, under God, shall have a new birth of freedom; that government of the people, by the people, and for the people shall not perish from the earth."

He recalled each figure in the scene; the irate father, the lash in his raised hand; the boy, trembling and crouching before him; the frantic mother, pleading for her son.

23. Before *that is*, *for example*, *namely:*

The speeches of Roosevelt are mainly political; that is, they express his views on the issues involved in his many campaigns.

24. Before the words *besides*, *moreover*, *consequently*, *accordingly*, *then*, *also*, *therefore*, *nevertheless* when these words begin the second member of a compound sentence:

The case presents many difficulties; nevertheless, we hope to bring it to a satisfactory conclusion.

THE COLON

Use the Colon:

25. After formal salutations:

Ladies and Gentlemen:

Dear Sir:

26. After an expression that formally introduces a direct quotation:

The platform says: "Believing in the equality of all men before the law, we . . ."

27. Before a series of clauses each of which is set off by a semicolon:

The orator dwelt upon the following points: Is compulsory education a good thing; if so, how may the necessary legislation be secured to enforce it; through what years should a child be compelled to attend school; in what way may its advocates obtain for this reform sufficient popular support?

28. Before an enumeration or illustration formally introduced:

A list of the goods contained in the room follows: a piano, a table, a sofa, three chairs, a rug, several pictures, and a mirror.

29. After: *in the following manner, thus, as follows, for example, namely, for instance.*

His quotations were as follows: butter, 45¢; lard, 33¢.

30. In writing the time of day in figures:

The train will arrive at 11:45 P. M.

THE DASH

Use the Dash:

31. To mark either an abrupt change of thought or a sentence that has been left incomplete.

However the mayor may storm—we won't forget what he promised when he was a candidate.

32. To set off explanatory terms:

The various political parties—Republicans, Democrats, Independents, Socialists, Prohibitionists—were united on this one question.

33. To set off a parenthetical expression:

Only a small percentage of the population of New York—one sixth, as a matter of fact—consists of native-born citizens.

THE APOSTROPHE

Use the Apostrophe:

34. To indicate the possessive form of nouns:

Singular	*Plural*
A man's work	The men's work
Agnes' hat	The sheep's wool
Mr. Evans's house	The boys' club

35. To mark the plural of symbols, figures, and letters:

Put all the 5's in one column.

Cross all t's.

36. To indicate that letters have been omitted:

o'er, don't, 'possum.

QUOTATION MARKS

Use Quotation Marks:

37. To denote that the words included by them are quoted:

"What is the matter with it?" he demanded.

"In our town," he replied, "we do things differently."

"What fools these mortals be!"

38. At the beginning of each paragraph, when several paragraphs constitute a continuous quotation, but after only the last.

39. After the period at the end of a sentence. This rule is invariably followed in all typed and printed matter.

40. Titles of books, magazines, newspapers, published articles, etc., when they occur in the body of a sentence, are placed in quotation marks, written in italics, capitalized, or underscored.

41. Single quotation marks indicate a quotation within a quotation:

The president arose and said: "I take my subject this evening from Abou Ben Adhem, who prayed, 'Write me as one who loves his fellow men.'"

PARENTHESES

Use Parentheses:

42. To inclose a strongly subordinated expression:

He (crafty dog that he is) led me to believe he would go immediately.

A parenthetical expression may be set off by a comma or by the dash, or it may be inclosed within marks of parenthesis.

The marks of parenthesis show the least degree of connection in sense.

43. To inclose amounts in figures where the same amount is also written out:

Twenty thousand dollars ($20,000).

BRACKETS

Use Brackets:

44. To inclose explanatory words supplied by the editor:

"We took up our carriages [luggage] and went up to Jerusalem."

THE HYPHEN

Use the Hyphen:

45. To mark a break in a word at the end of a line and also to connect compound words. Be careful to divide words at the end of the line according to syllable. Compound words may be found in the dictionary under either one or the other parts of the compound. Some writers, however, coin unusual compounds.

THE QUESTION MARK

Use the Question Mark:

46. To end interrogative sentences:

Who has the ball?

47. In parentheses, to indicate doubt:

John Helms, Captain (?) of the sloop Sally, was drowned when his boat capsized Friday.

THE EXCLAMATION POINT

Use the Exclamation Point:

48. After an exclamatory sentence:
"Give me time!"

49. After interjections:
"Hello!"
"Oh!"
"Alas!"

50. Some sentences are both interrogative and exclamatory. In these, if emotion predominates, use the exclamation point:
"Oh, must I do it!"

ITALICS

Use Italics:

51. To indicate emphasis:
I shall *not* go *by boat.*

52. To set off titles or other important words from the text:
A passage in the *Saturday Evening Post* influenced me to go.
Notice: The third rail is highly charged with electricity.

In preparing manuscript for the printer, words to be italicized are usually underscored.

CAPITALS

53. Capitalize the first word of each sentence.

54. Always capitalize the pronoun "I" and the interjection "O."

55. Capitalize nouns and pronouns of reference to the Deity.

56. Capitalize every proper noun and adjectives derived from proper nouns.

57. Capitalize each noun in the salutation of a letter.

58. The words, *north, south, east, west,* begin with capitals when they denote locality, but not when denoting direction only.

59. Every word in a title is capitalized except prepositions, articles and particles.

60. Names of months are capitalized.

61. Names of seasons are not capitalized.

THE PARAGRAPH

In a piece of writing of any length, experience has taught us that it is better to break up the piece into a series of sentence groups. Such a method makes for more logical expression and relieves the mind. It is a signal to the eye that here we are switching to something new.

This grouping of sentences is called *paragraphing*. But paragraphing serves no purpose, unless only those sentences are included in a group which are closely related to the one thought forming the subject of the paragraph.

Some writers break up their composition into small groups of sentences. Others go so far as to make a paragraph of each sentence. A stenographer, of course, must accept the ideas of the employer in such matters. Nevertheless, the criticism holds, that paragraphs which are too short and too numerous are as grave a fault as no paragraphs or very long ones.

TONE LETTERS

One of the aims of education is to make you critical of every element in your life that is not as good as it might be. Do you have this critical attitude toward the letters that come to your attention? When you read a letter which sounds as if it were a compendium of pat expressions from some musty old letter-book of the goose-quill period, do you feel that you are communing with the writer's mind? On the contrary, if you have learned to be discerning, you know that you are merely getting a reflex from one who lacks taste and good mental digestion. You know that you can begin to read at about the third or fourth line after all the chaff about, "Your letter of even date to hand and in answer I beg to advise." You know, furthermore, that when you reach, "Trusting," "Hoping," or "Assuring," the remainder of the letter is mere obsequious bowing-out.

Consequently, when you compose letters,

BEWARE OF THESE BROMIDES!

and oblige
answering your letter
as per
as to your proposition
assuming this will meet with your entire approval
assuring you of our best attention
at the present writing
awaiting your further orders
contents duly noted
inclosed herewith
inclosed please find
esteemed favor
has come to hand
hoping to receive
I am in receipt of your esteemed favor
In compliance with your request
In reference to same
In reply would say
I beg to advise
I beg to acknowledge

I beg to inform you
I beg to remain
I have your favor
I take pleasure in informing you
Permit us to advise
Pleased to inform you
Pursuant to yours of recent date
Regarding your communication of
Replying to your favor
Same shall receive our prompt attention
Ship us on the first proximo
Trusting this will be satisfactory
We are pleased to inform you
We take pleasure in handing you herewith
We would advise
We are in receipt of your letter
We beg to remain
Yours of recent date at hand
Your letter to hand and contents noted
Yours of the 5th ultimo,—or instant

Why do we not write as we talk? To get a hearing when we speak we must usually be brief. A clever or humorous turn is often effective. We attract attention in our first sentence and then bolster up our ideas with explanation and argument until our judgment tells us that the aim in mind is as nearly attained as possible.

In sales letters this is particularly true. A sales letter is a salesman talking to a prospect. The object is—a sale. He must:

1. Attract attention
2. Hold the interest
3. Convince
4. Get action

Would you say that the following letter employed any of these four principles? It was received from the local agent of a company whose advertisement in one issue of a nationally known magazine would probably cost five thousand dollars.

Dear Sir:—

We understand, from our factory, that you are interested in their products. We are inclosing a price list and would state that we carry a complete stock of everything which they manufacture in Philadelphia and can therefore supply your wants immediately.

Very truly yours,

Incl.

Compare with the foregoing this sales letter:

Dear Madam:

What will be the prevailing colors in hosiery this season? Wouldn't you be pleased to have the word of an expert on this important question? We know you

would, for you have taken the trouble to write to us concerning our advertisement in *Vogue*. You will, moreover, be pleased to learn that it is possible for you to see, in your own home, the first of this season's production, and to learn what will be the newest shades.

Our colorists are in touch with the dress-goods and shoe experts all the time. They learn months in advance when a new shade is to appear in cloth or leather. This forethought means that our customers can always depend on Colonial Dame Hosiery.

Nor is it necessary for you to carry shoes or dresses "down town" when you want to match them in hosiery. Simply send for me, and I will call at your home at your convenience with samples of our full line of thirty-five new colors.

Get the inclosed card in the mail today if you want to see what will be stylish this Spring.

Yours very truly,

It is not in sales letters alone that tone is important. One or more of the four principles of sales letters apply in composing letters of any nature. All letters bid for the attention of very much occupied minds. Even when people read letters, their minds are frequently elsewhere. A well-phrased beginning is essential, therefore, if you would have the party at the other end read and digest your message. A strong ending means that the ideas in your letter take root. Is it possible to gain either of these ends by using the phrases in the bromide list?

As a suggestion of opening sentences that have a well-phrased tone, study the following:

"How much are your minutes worth?"

"The fire hazard is an ever-present dangerous problem. Are you fully protected?"

"Did you ever have a good customer suddenly stop trading with you?"

Strong endings clinch the argument and get the action desired. Consider:

"Mail the inclosed order blank now."

"Accept this offer today."

"Fill in the coupon at once. You incur no obligation."

In asking or answering questions by letter, use extreme care. A correspondent of wide experience says: "You must comprehend not only what the writer asks in his letter, but also what he wanted to ask and why he wanted to ask it. In your reply you must express yourself in a way that cannot possibly be misunderstood."

In this connection, study the letters which follow: Number two is a copy of a letter actually sent out in answer to number one, by a firm which does business on an international scale. This letter is but one of perhaps a thousand or more produced daily in the same offices. Number three is an attempt to edit number two in a manner to give it a more terse and definite tone. Notice that number three does not make use of trite phrases, and that it is less than two-thirds as long as number two. In sixty letters, an average saving of one-third of their length would mean that the sixty letters could be written in the time it takes to do forty loosely constructed ones.

Number One

The Chester Saw Company,
Chester, Pa.
Gentlemen:

We are sending you by express a sample piece of the band-saw we purchased of you. We have been trying to use this saw on our Fay & Egan Machine, and it doesn't work at all. It seems to be made of poor steel for it breaks when we try to cut yellow pine and oak. Now this saw is causing us lots of trouble, and we wish you would find out right away what's the matter with it.

Would you recommend us to use a saw with narrower gauge? And did you send us a band of the right hand?

Please take up our matter at once and let us hear from you.

Yours truly,

Number Two

Leo Marks' Sons,
Port Huron, Mich.
Gentlemen:

We have your letter of the 31st ult. in which you have entered complaint regarding Band Saws which you are operating on your Fay & Egan Machine. The contents of your letter have been carefully noted and the sample piece of saw that you state that you have forwarded has not as yet been received.

Just as soon as this comes to hand we will give it examination and advise you if there is anything wrong with the material or temper of the saws in question, but in the meantime we would state that according to the illustration of the machine on which you operate your saws we are furnishing saws of the correct hand. This machine illustrates a left hand saw and this is what we have been furnishing you in the past.

We notice from your orders that you have been specifying for 1½″ space of tooth. Now as long as they operated satisfactorily we would not advise you to make any change in regard to the spacing of teeth, but the fact that you are now experiencing trouble in the way of the saws cracking in the cutting of heavy yellow pine and oak we think that it would be advisable if you would slightly reduce the spacing of teeth, say to 1¼″.

Regarding gauge of the saws that you are operating, we do not think that we would make any change in this direction. This thickness is about standard and what other people are operating on saws of the same width. We really think that a reduction of the space would be beneficial and just as soon as the sample piece which you are returning is received we will carefully examine the material and temper and then write you more fully on the subject.

In the meantime we wish that you would advise us whether you have any good reasons for ordering these saws with 1½″ space, other than you have ordered them in the past.

Yours truly,

Number Three

Messrs. Leo Marks' Sons,
Port Huron, Mich.

Gentlemen:

The sample piece of defective saw you are sending to us for analysis has not yet been received. As soon as it does reach us we shall at once subject it to a rigid examination and inform you if there is a defect in the material or tempering.

According to the illustration you have sent us, the machine on which you operate this saw requires left-hand fittings and these are what we have always supplied.

In the past, your orders have specified 1½″ for the spacing between the teeth. If your saws had operated satisfactorily with teeth so widely spaced we should not recommend a change, but you say the saws crack when used on heavy yellow pine and oak. If on future orders you will specify a spacing of 1¼″, the breaking of saws may be eliminated.

We do not think a change in the gauge of your saws is advisable. The thickness you now use is standard. However, we may not be in possession of all the facts, and if there is any good reason for ordering saws with teeth spaced at 1½″ in a narrower gauge, we shall be happy to revise our opinion.

Very truly yours,

A letter, which by its tone "rubs the fur the wrong way" instead of getting favorable action, causes resentment. A correspondent must avoid even implying error or fault on the part of a valued customer. If credit is involved, the highest degree of tact is required to decline a large order and yet hold the good will of the buyer.

The writer of the following letter was irritated by a letter in which it was stated that he had failed to remit the full amount due. He writes:

Gentlemen:

In your letter of November tenth you stated that my remittance was short. Your invoice for $298.40 plainly stated that 5% discount would be allowed for cash if the bill was paid by July 10.

Deducting 5% from $298.40 leaves $283.48, and that is what I paid you, $169.28 in cash, and $114.20 in goods returned. Therefore, I do not owe you $5.71 more. I might add that this is the first time I have been accused of remitting short.

Very truly yours,

A feeling of injury is very hard to remove from the mind of another person, especially when, at the same time, you must convince him that he was in error. The following letter attempts to satisfy the writer of the previous letter:

Dear Sir:

You are right when you say that our July first invoice for $298.40 was subject to 5% discount if paid by July tenth. Furthermore, we are not going to ask you to send the disputed $5.71 if you do not owe it.

But let us go over your June business. Of the $298.40 worth of tires we shipped you, you returned part of the shipment to the value of $114.20, which means that

during the last month you have really purchased of us only $184.20 worth. When you remitted for our July first invoice you, therefore, had a perfect right to pay $184.20 less 5%, making the net amount due $174.99, but you have remitted only $169.28. The $5.71 which we feel you still owe us is 5% of the $114.20 worth of tires you did not buy but returned. If you deduct 5% of the value of the tires you returned, it amounts to buying tires at 5% discount and returning them at full price. Would you be willing to sell a tire to a man for $40 less 5%—in other words for $38—and allow him to return it for $40?

We regret that a misunderstanding of this nature cannot be made clear by an immediate personal interview. Won't you call at our office the next time you are in the city and give us an opportunity to become better acquainted?

Yours very truly,

It is never permissable to give a letter a bantering tone, or to write into it what is known as a practical joke, especially if the joke is on the one who receives the letter. In personal banter the facial expression and tone of the voice convey a large part of the meaning. The printed words cannot reveal a twinkle of the eye, a quirk of the lips, or an expressive inflection of the voice. Misunderstanding results, or if by any chance the humor is obvious, a joker is not often taken seriously.

With the possible exception of Sales Letters, Collection Letters are subject to most thoughtful composition. In tone such letters must not suggest either extreme harshness, or a begging attitude. At all times the correspondent must avoid any sort of compromising statement such as: accusations that cannot be proved, threats that are not or cannot be carried out, or the accidental understatement of the amount due. The following letter is a fair example of a Collection Letter where a mildly suggestive tone is desirable:

Gentlemen:

It is quite probable that you are planning to send us the $85 due on your May invoice within a day or so. This letter is simply a reminder. The co-operation of our customers in matters of this kind enables us to sell quality goods at low prices.

Very truly yours,

A letter following-up the preceding note in a somewhat more urgent tone:

Gentlemen:

You doubtless have a very good reason for not answering our letter of the 17th. A word or two from you on this subject will make both of us feel better. If there is any question about any of the items on your last two orders, you will find us glad to explain them.

On the other hand if you have found that everything corresponds with our usual service, your statement is now due and payable, and you doubtless will send us your check in full at an early date. In case you cannot conveniently spare the full amount just now, send us part of it today and the balance may be remitted for in about two or three weeks.

Very truly yours,

Sometimes a letter of more severe tone is required. As an example, note the following:

Gentlemen:

This is the third time since February 2 we have written you for the $175.42 you owe us. We are very sorry you have ignored both of our letters and cannot understand why you have failed to pay the amount due. You doubtless recall that at the time the order was placed you agreed to pay for the goods within a period of thirty days. Ninety days have now elapsed since we made shipment, and still we have not received your check. Will you kindly send it by return mail? We cannot give the highest service unless we receive payment for our invoices when they are due.

We hope that you will not make it necessary for us to take any unpleasant steps to collect this money.

Yours truly,

The following is a fine example of a letter written by a persistent collector where the amount involved is small:

Dear Sir:

Frankly, it's rather puzzling—

Three months ago you asked us to send you Mr. Frank C. McCelland's book, "Office and Training Standards" for free examination. You were privileged to return the book or buy it at a special discount if you preferred to keep it.

In perfectly good faith we sent you the book offering with it Mr. McCelland's advice and assistance regarding the organization of classes and teaching. The "Magazine of Business", also stands behind this book and teachers using it have our wealth of business experience to draw on.

But we have not had a single reply to our letters although we have written to you several times renewing our offers and suggesting ways of using this book.

There must be some unusual circumstance responsible for your failure to answer the letters sent you.

Whatever the reason I believe you must realize that we have fulfilled our part of the agreement, and will appreciate that I am justified in requesting you to do your part.

There is now due $1.80 which will close your account. Please send your check immediately, using the addressed envelope which I am inclosing for your convenience.

Yours very truly,

As examples of tone in correspondence students should analyze the letters in Part IV of this text. This Section of *Dictation for Modern Business* contains letters arranged in departments peculiar to all enterprises.

Some other letters in Parts one and two which have special merit are: Numbers 6, 13, 32, 35, 41, 45, 46, 49, 65, 66, 72, 76, 77.

APPENDIX C

ABBREVIATIONS, SOMETIMES USED IN BUSINESS CORRESPONDENCE

In Appendix A, paragraph 20, you are instructed to avoid the use of abbreviations in the address, body of the letter, and signature. Because abbreviations are still used by *some* correspondents, Appendix C has been prepared. Observe those which are usually capitalized and those which are written with a small letter.

A 1, first rate; first quality.
@, at.
A. B. (Artium Baccalaureus), Bachelor of Arts (Latin).
A. C. L., Atlantic Coast Line.
a/c, account. Also, acct.
A. D. (anno Domini), in the year of our Lord (Latin).
admr., administrator.
admx., administratrix. Also, admix.
adv. (ad valorem), according to the value. Also, ad val. (Latin).
afft., affidavit.
agt., agent.
amt., amount.
A. M. (ante meridiem), before noon. Also, a. m. (Latin).
ans., answer.
approx., approximately.
Apr., April.
art., article.
assn., association. Also, assoc.
asst., assistant.
asstd., assorted.
att., attorney. Also, atty.
Aug., August.
avdp., avoirdupois.
ave., avenue. Also, av.
B. A., Bachelor of Arts.
bal., balance.
bbl., barrel. Also, bl., brl.
B. C., before Christ.
B. & O., Baltimore & Ohio.
B. & M., Boston & Maine.
B. & L. E., Bessemer & Lake Erie.
B. R. & P., Buffalo, Rochester & Pittsburgh.
bdl., bundle.
b. e., bill of exchange.
bg., bag.
bkt., basket.
b. l., bill of lading.
b. m., board measure.
b. o., branch office; buyer's option.
b. s., balance sheet; bill of sale.
B. S., Bachelor of Science.
B. T. U., British thermal unit.
bu., bushel.
bx., box.
c. (centum), one hundred (Latin).
C. A., chief accountant.
C. & A., Chicago & Alton.
C. C. C. & St. L., Cleveland, Cincinnati, Chicago & St. Louis.
Capt., Captain.
cash., cashier.
cat., catalogue.
c. e. (caveat emptor), at buyer's risk (Latin).
C. E., Civil Engineer.

cert., certificate.
c. f. & i., cost, freight, and insurance.
ch., chapter.
chgd., charged.
c. i. f., cost, insurance, and freight.
clk., clerk.
cm., centimeter.
Co., Company; County.
c/o, care of.
C. O. D., cash, or collect, on delivery. Also, c. o. d.
Col., Colonel; Column.
C. & N. W., Chicago & Northwestern.
cont., continue; continued.
c. p., candle power; chemically pure.
C. P. A., Certified Public Accountant. Also, c. p. a.
Cr., creditor; credit. Also, cr.
C. R. I. & P., Chicago, Rock Island & Pacific.
ct. (pl. cts.), cent.
cu., cubic.
c. w. o., cash with order.
cwt., hundredweight.
C. Z., Canal Zone.
D. D., Doctor of Divinity.
D. D. S., Doctor of Dental Surgery.
deb., debenture.
def., defendant; definition.
deg., degree.
Dec., December.
Dem., Democrat; Democratic.
dep., department. Also, dept.
D. & H., Delaware & Hudson.
D. & R. G., Denver & Rio Grande.
dft., draft.
D. H., Deadhead.
dict., dictator; dictionary.
disc., discount. Also, dis.
D. L. O., Dead Letter Office.
D. L. & W., Delaware, Lackawanna & Western.
do., ditto. Also, ".
dol., dollar; dollars.
doz., dozen; dozens.
D. Pd., Doctor of Pedagogy.
dpt., Department.
Dr., debtor; Doctor.
ds., days.
dwt., pennyweight.
E., East; Eastern.
ea., each.
E. & O. E., errors and omissions excepted.
ed., edition; editor. Also, edit.
E. E., errors excepted.
e. g. (exempli gratia), for example (Latin).
Eng., English; England.
eq., equal; equivalent.
estab., established.
et al., (et alibi), and elsewhere; (et alii), and others (Latin).
etc. (et cetera), and others, and so forth (Latin).
exch., exchange.
ex div., ex, or without, dividend.
exp., export; express.
exr., executor.
exrx., executrix.
F., Fahrenheit. Also, Fahr.
f. a. a., free of all average.
f. a. s., free alongside of steamer.
fac., facsimile.
F. C. C., First-class Certificate.
Feb., February.
fo., folio. Also, fol., f.
ford., forward.
f. o. b., free on board.
fr., franc. frs., francs.
frt., freight.
Fri., Friday.
ft., feet; foot.
gal. (pl. gals.), gallon.
gdn., guardian.
gent., gentleman.
Ger., German; Germany.
g. gr., great gross, or 144 dozen.
G. N., Great Northern.
gov., government; governor. Also, govt.
G. T., Grand Trunk.

Gr. Br., Great Britain. Also, Gr. Brit.
gro., gross.
guar., guaranteed.
hdkf., handkerchief.
hhd., hogshead; hogsheads.
H. I., Hawaiian Islands.
H. P., horse power; half pay. Also, h. p.
hr. (pl. hrs.), hour.
ht., height.
I. C., Illinois Central.
i. e. (id est), that is (Latin).
in. (pl. ins.), inch.
inc., incorporated; inclosure.
ins., insurance; inches.
insp., inspector.
inst., instant.
int., interest.
inv., invoice.
I. O. U., I owe you.
ital., italic; italics.
Jan., January.
Jap., Japan; Japanese.
jour., journal.
J. P., Justice of the Peace.
Jr., Junior.
K., King; Knight.
K. C., Knights of Columbus. Also, K. of C.
l. (libra), a pound. Also, lb. (Latin).
L. S. & M. C., Lake Shore & Michigan Central.
lat., latitude.
law., lawyer.
L/C, Letter of credit.
leg., legal.
lib. (Liber), book (Latin).
Lieut., Lieutenant. Also, Lt.
liq., liquid.
Litt. D., Doctor of Letters.
LL.D., Doctor of Laws.
l. t., long ton.
L. V., Lehigh Valley.
ltd., limited.
M., thousand; noon.
M. A., Master of Arts.
M. C., Michigan Central; Member of Congress.
manuf., manufactory; manufacture. Also, manufac.
max., maximum.
M. D., Doctor of Medicine.
mdse., merchandise.
meas., measure.
mem., memorandum.
Messrs., Messieurs; Misters.
Mex., Mexico; Mexican.
mfg., manufacturing.
mfr. (pl. mfrs.), manufacturer.
mgr., manager.
Mgr., Monseigneur; Monsignor.
M. H. R., Member House of Representatives.
misc., miscellaneous.
Mme., Madame.
mo. (pl. mos.), month.
Mo. P., Missouri Pacific.
M. O., money order.
m. p. h., miles per hour.
Mr., Mister.
Mrs., Mistress.
MS. (pl. MSS.), manuscript. Also, ms.
mt. (pl. mts.), mountain; mount.
N., North; Northern.
N. A., North America.
nav., navigation. Also, navig.
N. B. (nota bene), note well, or take notice (Latin).
n. d., no date.
N. E., Northeast; northeastern.
N. F., Newfoundland.
Ng., Norwegian.
N. G., National Guards.
no. (pl. nos.), number. Also, #.
n. o. p., not otherwise provided for.
N. P., Northern Pacific.
N. W., Northwest; Northwestern.
N. Y. C., New York Central.
N. Y., N. H. & H., New York, New Haven & Hartford.
N. & W., Norfolk & Western.

N. Y. & L. B., New York & Long Branch.
Nov., November.
N. Z., New Zealand.
o/c, overcharge.
Oct., October.
O. E., omissions excepted.
O. K. (Okeh), it is so, all right. Also, OK. (Choctaw Indian).
%, per cent.
oz., ounce; ounces.
p., page.
P/A., power of attorney; private account.
Pac., Pacific.
par., paragraph.
Pat. Off., Patent Office.
Payr., Paymaster.
payt., payment.
p. c., per cent.
pd., paid.
Pd. D., Doctor of Pedagogy.
P. R. R., Pennsylvania Railroad.
per, by; by the.
per an. (per annum), by the year (Latin).
per ct. (per centum), per cent. Also, p. c.
P. & R., Philadelphia & Reading.
P. C. C. & St. L., Pittsburgh, Cincinnati, Chicago & St. Louis.
pf., preferred.
Ph. D., Doctor of Philosophy.
Ph. G., Graduate of Pharmacy.
P. I., Philippine Islands.
pk. (pl. pks.), peck.
pkg. (pl. pkgs.), package.
Plff., Plaintiff.
P. M. (post meridiem), afternoon; (post mortem), after death (Latin).
P. M., Postmaster.
P. O., Post Office.
P. O. B., post-office box.
P. O. O., post-office order.
pp., pages.
p.p., postpaid.
pph., pamphlet.
pr., pair.
Pr., preferred (stock).
P. R., Porto Rico.
pres., president. Also, Pres.
prin., principal.
Prof., Professor.
prem., premium.
prox. (proximo), next, of the next month (Latin).
P. S. (post scriptum), postscript.
Pub., publisher.
pwt., pennyweight.
Q. M., Quartermaster.
qr. (pl. qrs.), quire.
qt. (pl. qts.), quart.
Que., Quebec. Also, Q.
rec., receipt. Also, rect.
recd., received.
retd., returned.
R. F. D., Rural Free Delivery.
rpt., report.
R. R., railroad.
R. S. V. P. (répondez s'il vous plaît) reply if you please (French).
Ry., railway.
Sat., Saturday.
S. E., Southeast; Southeastern.
S. A. L., Seaboard Air Line.
secy., secretary. Also, sec.
Sept., September.
S. O., seller's option. Also, s. o.
S. O. S., send out succor.
S. P., Southern Pacific.
Sr., Sir; Senior.
ss. (scilicet), namely (Latin).
S. S., Steamship.
str., steamer.
Sun., Sunday.
sunds., sundries.
Supt., Superintendent.
S. W., Southwest; Southwestern.
tel., telegram, telegraph; telephone.
Thurs., Thursday.
T. O., Telegraph Office.
tp., township. Also, twp.

trans., transaction; transportation.
treas., treasurer; treasury.
Tues., Tuesday.
ult. (ultimo), the preceding month (Latin).
univ., university; universally.
U. P., Union Pacific.
U. S. M., United States Mail.
U. S. S., United States Senate.
via, by the way.
viz. (videlicet), namely (Latin).
vocab., vocabulary.
V. P., Vice-President.
vs., versus.
V. V., vice versa.
W., West; Western.
w. b., waybill. Also, W/B.
w. c., without charge.
W. D., War Department. Also, War D.
W. & L. E., Wheeling & Lake Erie.
Wed., Wednesday.
w. f., wrong font.
wk., week.
wt., weight.
Xmas, Christmas.
yd. (pl. yds.), yard.
yr. (pl. yrs.), year.
&c. (et cetera), and so forth.

APPENDIX D

NOTE.—The definitions in this section were largely taken from the Glossary of Business Terms in THE WINSTON SIMPLIFIED DICTIONARY.

abatement, a discount allowed for the prompt payment of an account; a rebate.

accept, to agree to pay a draft when due.

acceptance, an agreement by a person on whom a bill of exchange, or draft, is drawn to pay it when due according to the terms of the acceptance: usually made by writing the word accepted across the face of the bill, or draft.

acceptor, one who agrees to pay a bill of exchange, or draft.

accommodation, a loan of money or credit made as a favor.

accommodation paper, a promissory note made, or indorsed by one person for another without consideration, to enable the other to raise money or obtain credit thereby: as distinguished from a note given for value received.

account, a systematized record of business dealings, or debits and credits; a reckoning of money transactions; as, to keep one's account with a bank.

accountant, an expert in keeping or adjusting financial records; a person who has charge of such records in a business, or public office.

account current, an open or running account showing what is due.

account sales, a statement sent by one person to another giving details, as to sales made by the sender on the other's behalf: it usually shows the amount and rate of sales, expenses of freight, commission, and other charges.

accrued interest, interest accumulated for a certain period, but which is not due or payable until the end of the period.

acknowledgment, an admission, avowal, or confession of a fact to give it legal force; specifically, such an admission, avowal, or confession made before a duly qualified public officer; the formal certificate issued by an officer before whom an acknowledgment has been made.

actuary, a person engaged in the work of calculating insurance risks and premiums: the statistician of an insurance company.

adjustment, the settlement of a business transaction by the apportionment among the various parties in it of a liability, claim, loss, or payment.

administer, to manage; to carry out; specifically, to settle the estate of one who dies without having made a will.

administrator, one who manages and settles the estate of a person who has died without having made a will.

adulteration, the mixing of a spurious article with a genuine article.

ad valorem, literally, in proportion to value: used to designate a duty or tax laid upon goods at a certain per cent of their value.

ad valorem duty, a tax, duty, or charge levied upon goods at a certain rate per cent upon their value as stated in their invoice; as distinguished from a

specific charge upon a given quantity or number.

advance, an increase in the price, or a rise in price or value; something furnished before an equivalent is received; payment beforehand; the money thus furnished; to pay before due; to increase the price; to raise the market value.

adventure, goods shipped to another to be sold on the shipper's risk; a speculation.

affidavit, a sworn statement; especially, a written declaration, made upon oath, before an authorized public officer.

agent, a person authorized to act for, or in the place of, another, by authority from him; one intrusted with the business of another; a substitute.

agreement, an exchange of promises; a mutual understanding in reference to something that shall be done or omitted.

allowance, a sum granted as a reimbursement or repayment; a deduction from the gross weight or value of goods.

amount gross, the total sum or aggregate.

amount net, the total sum less proper deduction for expenses, discounts, or charges.

annuity, an amount, allowance, or income, especially of money, payable yearly.

antedate, to date before the real date.

appraise, to set a value on; to estimate the worth of; as, to appraise goods.

appraisement, setting a value on, or estimating the worth of goods, especially by persons appointed for the purpose.

appraiser, one who sets a value on goods, or estimates their worth.

appreciation, a rise in value, an increase in the market price: opposite to depreciation.

appropriation, funds set apart for a specific purpose; especially, a grant of money by a government.

appurtenance, something incidental to another, particularly, property.

arbitrage, the buying and selling of stocks, bills of exchange, etc., for the profit arising from the difference of value of the same thing in different markets at the same time.

arbitration, the hearing and determination of a matter of dispute by a person or persons chosen by the parties concerned.

arbitration of exchange, the process of calculating and determining the difference in money values or rates of exchange among three or more countries, currencies, or markets, for the purpose of a transaction between two through the other.

arbitrator, a person chosen by parties who have a controversy to settle their differences.

arrears, that which remains unpaid when due; as, wages, taxes, and rent.

article, a single piece of goods; a division of a document, agreement, or contract.

articles of partnership, a written agreement setting forth the purposes and conditions of the association of a number of persons for the carrying on of a joint enterprise; especially, such a written agreement duly carried out according to law and filed so as to have the force of a charter.

assessment, a levy of tax or share of expenses.

assessor, one appointed to place a value upon property.

assets, the entire property of a person, association, or corporation, applicable to the payment of his or its debts: opposite to liabilities.

assignee, a person designated by another

to do some act, or enjoy some right, privilege, or property; a person to whom an assignment is made.

assignment, a transfer of title or interest by writing; as, of a note, bond, or lease; especially, a transfer of property in trust or for the benefit of creditors.

assignor, a person who makes an assignment.

association, a body of persons organized for the prosecution of a business undertaking, usually without a charter, but having the general form and mode of procedure of a corporation; as, a stock company; a society.

assortment, a quantity of goods varying in form, color, style, size, and price.

assume, one who becomes liable for the promises of another.

assurance, an agreement to pay on a contingency or event sure to occur: otherwise used in a sense nearly synonymous with insurance.

attachment, taking property into custody by legal process to compel compliance with a judicial decision of a controversy.

attest, to certify; to bear witness to; as, to attest the truth of a document, a copy of a record, etc.

attorney, an agent; a counselor; specifically, a legal agent empowered to act for suitors in legal and judicial proceedings.

attorney, power of, written authority for one person to act for another.

auction, a public sale of property to the highest bidder; especially, such a sale by a person licensed and authorized for the purpose.

auctioneer, one who sells goods at an auction.

audit, a formal examination and authentication of accounts, with witnesses and vouchers, etc.; an official settling of accounts; the final statement of account.

auditor, a person authorized to examine accounts, compare charges with vouchers, examine parties and witnesses, allow or reject charges, and state the balance.

auxiliary, a term applied to various books which are kept as aid to the principal books.

average, the mean value; medium quality; a fair sample.

avoid, to defeat, evade; to invalidate.

B

bail, to turn over something in trust under an agreement that the purpose of the delivery shall be faithfully carried out.

bailee, the person to whom goods are committed in trust, and who has a conditional possession of them.

bailment, a delivery of goods by one person to another in trust for some special purpose.

bailor, one who delivers goods to another to be held in trust.

balance, the difference between the debits and credits of an account; to adjust and settle such a difference.

balance of trade, the difference between the value of the imports and the exports of a country.

balance sheet, a written statement giving a summary and the balances of a set of accounts.

bale, a large, closely pressed, bound package of merchandise; a large bundle or package of goods for storage or transportation.

bank, an establishment for the custody, loan, exchange, or issue of money, and for facilitating the settlement of business transactions by the transmission and collection of funds.

bankable, receivable as good at a bank.

bank book, the depositor's book in which a bank enters his deposits, or his deposit, and withdrawals. Also, pass book.

bank credit, the amount which a bank is willing to loan to a business.

banker, a person or a corporation engaged in the business of banking.

bank discount, a deduction equal to the interest at a given rate on the principal of a note or bill of exchange from the time of discounting until it becomes due.

bank draft, a bill of exchange drawn by one bank on another bank.

bankrupt, one unable to meet his business liabilities.

bargain, a favorable business transaction; an agreement of sale.

barrel, the quantity constituting a full barrel: in the United States, a barrel, liquid measure, is usually 31½ gallons; but a barrel of flour is 196 lbs., of beef or pork, 200 lbs., of fish, 200 lbs.

barrel bulk, in freight measurement, five cubic feet.

bear, a speculator who sells stocks, bonds, or other securities for future delivery in expectation of a fall in the market price.

bearer, one who holds and presents for payment a note, bill of exchange, check, or draft.

bearer, payable to, a phrase making notes, bills of exchange, checks, or drafts, payable to holder with or without indorsement.

bill, a general term for all negotiable paper; specifically, a statement of account of goods sold, or services rendered, with price or charge.

bill book, a book in which a person keeps a record of his notes and drafts, thus showing all he issues and receives.

billhead, a printed form of bills or statements of account with business address at the top.

bill of entry, a written statement of goods entered at the customhouse; goods imported or intended for exportation.

bill of exchange, a written order or request from one person to another to pay to some designated person at a future time a specified sum of money.

bill, domestic or inland, a bill of exchange, or draft, payable in the country where drawn.

bill, foreign, a bill of exchange payable in a foreign country.

bill of lading, a receipt given by a transportation agency to a shipper for goods shipped.

bill of sale, a contract under seal for the sale of goods.

bills payable, bills of exchange, drafts, and notes issued in favor of others.

bills receivable, bills of exchange, drafts, and notes made by others and payable to ourselves.

board of trade, an association of business men to regulate matters of trade and promote their interests.

bolt, a roll of cloth, as of canvas or silk, generally containing about forty yards.

bond, a promise in writing under seal made by a person or corporation to pay a certain sum or do something under penalty of paying a fixed sum on or before a future day; specifically, formal obligation issued by a government or corporation as an evidence of debt, generally for the purpose of borrowing money.

bonded goods, goods on which import duties or taxes have been met by bond instead of cash.

bonded warehouse, warehouses owned by persons approved by the Treasury Department, and under bond or

guarantee for the strict observance of the revenue laws; utilized for storing goods or merchandise until duties are paid or the goods are reshipped without entry into the country.

bondholder, a creditor whose debt is secured by a bond.

bondsman, one who undertakes an obligation to assure payment of money, performance of an act, or integrity of another.

bonus, a special allowance beyond what is due; extra profits; as, the employees were given a bonus for their hard work.

book debts, debts or accounts charged on the books.

bounty, a special payment, premium, or additional allowance given to encourage trade or manufacture.

brand, a particular kind of goods; a mark of designation; a trade-mark, device, or name.

breach of trust, violation of a legal duty by one holding goods or property in trust.

breadstuffs, any kind of grain, corn, or meal.

breakage, allowance made by a shipper for loss due to injury or destruction.

breaking bulk, opening package of goods or merchandise in transit or in process of transportation.

broker, an agent in buying and selling; a middleman paid by commission.

brokerage, a percentage charged by a broker for his services; commission.

building and loan association, an association organized to afford a safe investment for savings, and to aid its members in buying, building, or improving houses and other real property.

bull, a speculator who buys stocks, bonds, or other securities in expectation of a rise in the price, or in order to bring about such a rise.

bullion, gold and silver, considered merely as so much metal; specifically, uncoined silver and gold in the shape of bars or ingots.

bushel, a dry measure containing four pecks or thirty-two quarts.

by-laws, rules or regulations adopted by an association or a corporation for its own government.

C

call, a formal demand for the payment of money due; a notice to a stockholder to pay in an instalment of his subscription; a right to demand an amount of stock or goods, at a definite price, within a certain time; specifically, in stock speculation, such a transaction in stock dealing closed by payment of the difference in price in favor of the holder of the call.

capital, accumulated wealth; specifically, the amount of property owned by an individual or corporation; the amount of such property used for business purposes.

capitalist, one who has capital invested, or capital for investment; generally, a person of large property which is or may be employed in business.

carat, a unit of weight for precious stones and, sometimes, precious metals, varying somewhat in different countries: in international trade, a carat is about 3 1/6 grains troy or about 205 milligrams.

cargo, a general term for all goods, merchandise, or whatever is conveyed in a vessel or boat; load; freight.

carrier, a person or agency engaged in the business of carrying goods for others.

cartage, transporting in a cart, dray, or truck; the price paid for carting.

carte blanche, unlimited authority; full power to exercise liberty of judgment.

case, a box or covering of any kind, or its contents; the quantity contained in a box or covering.

cash, money; strictly, coin, but also paper money, bank notes, bills of exchange, drafts, notes, checks, and other commercial paper easily convertible into money.

cash book, a book in which is kept a record of money received and paid out.

cashier, an officer who has charge of cash payments and receipts of a bank or mercantile establishment.

cashier's check, a check drawn by a bank upon its own funds, signed by the cashier.

cash sale, a sale of goods for cash; in mercantile transactions such a sale usually permits payment in ten or thirty days.

certificate of deposit, a written acknowledgment of a bank that a person has on deposit with it a specified sum.

certified check, a check guaranteed to be good by the bank upon which it is drawn; usually marked by the signature of the cashier or the paying teller with the word, *good* or its equivalent, across its face.

chamber of commerce, an association of merchants or traders having as its purpose the protection of the interests of its members; a term used distinctly by some to designate a body intrusted with the protection of general commercial interests, especially in connection with foreign trade.

charter, a formal instrument in writing from a state creating and defining the form, rights, and privileges of an association or corporation.

charter party, a mercantile lease of a vessel.

chattel, any kind of personal property, such as notes, drafts, merchandise, animals, etc.

check, a written order on a bank to pay money on demand; a mark placed against an item in an account, etc., to indicate that it has been given proper attention.

check book, a book containing blank checks upon a bank.

circular, a communication, usually printed, copies of which are sent to various persons.

clearance, passage of checks, bills of exchange, drafts, and other similar negotiable paper, through the clearing house; settlement of debts or claims; act of clearing a ship or vessel at the customhouse.

clearance papers, papers or certificates issued by a customhouse giving permission for the departure of a ship or vessel, and showing that all formalities have been observed and duties met.

clearing, a method adopted by banks and other business agencies, for making settlement of claims against each other.

clearing house, an institution or establishment, especially in the business of banking, for making settlement of daily balances.

c. o. d., collect on delivery: a call for immediate payment of goods or merchandise at time of delivery.

codicil, a supplement to a will.

collateral, a pledge of personal property for assuring the fulfilment of an obligation; commonly stocks and bonds.

collateral security, an additional pledge given, to guarantee the performance of a duty or promise, or the settlement of a debt.

collector, one authorized to receive money for another; chief officer of a customhouse.

commerce, the buying and selling of merchandise, or commodities; particularly, the exchange of merchandise

on a large scale between different places, or countries.

commercial paper, bills of exchange, drafts, promissory notes, or other negotiable paper, given and passed in due course of business.

commission, the percentage or allowance made to an agent for transacting business for another; an act to be done as agent for another.

commission broker, one who buys or sells on commission.

common carrier, one who carries on the business of transporting goods or persons for compensation and for all persons impartially.

common law, the unwritten law based upon the precedent of usage; law not contained in the statutes enacted by legislative bodies.

company, an association of persons for carrying on a commercial or industrial enterprise.

compound interest, interest on both the original principal and accrued interest from the time it was due.

compromise, to agree to settle a claim by mutual concessions.

consideration, compensation; recompense; anything given for something else; value in a contract.

consign, to send to an agent in another place to be cared for or sold.

consignee, one to whom something is consigned or sent.

consignment, that which is consigned; act of one who consigns anything.

consignor, one who consigns something.

consols, the principal public stock of England, bearing three per cent interest.

consul, an agent appointed by a government to represent it in a foreign country, to care for the commercial interests of its citizens, and to protect its seamen.

contraband, goods or merchandise not lawfully subject to import or export; smuggled goods.

contract, an agreement legally enforceable between two or more persons to carry out some purpose; a bargain; a compact.

contractor, one who agrees by contract to do anything for another; specifically, one who contracts to do work, or supply goods or merchandise on a large scale, at a certain price, or rate.

conveyance, act by which the title to property, especially real estate, is transferred; the written instrument by which title to property is transferred.

cooper, one who makes or repairs barrels, hogsheads, casks, etc.

cooperage, work done by a cooper, or the pay for it.

copartnership, the same general meaning as partnership.

copying press, a machine for making by pressure copies of letters, etc., written in copying ink.

copyright, an exclusive right granted by the government for the multiplication and sale of a literary or artistic work.

corner, a control of the supply of a commodity, stock issue, etc., to such an extent as to enable the one in control to fix the marketing price.

corporation, an association of persons formed and authorized by law to act as a single body, and endowed by law with the capacity of succession or providing for its continued existence.

counterfeit, a spurious bank note or coin; a forgery.

coupon, a certificate of interest due, attached to a transferable bond.

coupon bonds, bonds with the interest coupons attached.

covenant, a mutual agreement between two or more persons under seal.

credentials, testimonials giving authority to another who gives a title or claim to confidence.

credit, financial faith and confidence existing between two persons; business reputation entitling one to be trusted; the extent of a person's ability to get goods or money on trust; specifically, an amount turned over to a person's use by a bank or other business establishment; the balance due a person as shown by an account; entering payment or an item of settlement in an account; the right-hand side of an account on which are entered all items reckoned as values given or produced.

creditor, one to whom money is due; one who extends credit in a business transaction.

curb, the general marked for stocks and bonds, or commodities, as distinguished from an established exchange or market place.

currency, the accepted medium of exchange: coin, paper money, and bank notes.

customhouse, the government office where customs and duties are paid, and, if a seaport, where vessels are entered or cleared.

customhouse broker, an agent who acts for an importer or an exporter in handling the business arising from entering and clearing goods and vessels in foreign commerce.

customs, duties, taxes, or imposts, levied by the government of a country on commodities imported or exported.

D

damages, estimated money reparation for an injury suffered; compensation regarded as an equivalent reparation for a wrong or injury caused by a violation of a legal right.

date, the time at which a transaction or event takes place, or is appointed to take place.

day book, a book record in which transactions are entered consecutively at the time they occur.

debit, an entry of an item in an account showing something charged or due, or the sum of several items so entered; the left-hand side of an account on which such entries are made.

debt, an amount due another.

debtor, one who owes a debt or is indebted.

deed, an instrument in writing under seal duly carried out and delivered according to law conveying or transferring title to land or other real property.

defalcation, deduction; diminution; embezzlement of money by an officer having it in charge.

deficit, a shortage in resources, income, or amount.

demurrage, the detention of a vessel or freight car by one for whom freight has been transported, beyond the time allowed for loading or unloading; payment made for such detention.

deposit, funds and money turned over to a bank subject to withdrawal by order or request; anything handed over as a pledge or security.

depositary, one to whom something is entrusted; a guardian.

depository, a place where things are deposited for safe-keeping, as a bank.

deposit slip, a statement which a depositor leaves with a deposit, as a memorandum and evidence that the money, checks, or other funds, have been deposited.

depot, a railroad station; a building for the accommodation and protection, and sometimes for the sale, of goods.

depreciation, a decline in value or market price.

deputy, a person appointed to act for another.

diplomacy, the art of conducting negotiations or dealings between two states or nations.

directors, a body of persons selected to manage the affairs of a company or corporation.

discount, a deduction made as an interest charge in lending money upon a bill of exchange, draft, or promissory note not due; a deduction from the gross amount; an allowance upon a debt, or price asked, usually made to bring about prompt or cash payment.

dishonor, to fail to pay a note or draft when due; failure to accept a draft when presented for acceptance.

dividend, a share of profits distributed among stockholders.

dividend warrant, a formal order, by which a stockholder receives his dividend.

dock, a waterway, between two piers, for the reception of ships to come or go into dock.

dockage, a payment exacted for the use of a dock; docking facilities.

donor, one who gives or bestows a gift.

double name paper, a note, draft, bill of exchange, or trade acceptance, final payment of which is additionally assured by the indorsement of some one approved by the bank that accepts or discounts it.

dower, that part of a husband's property which his widow enjoys during her life.

draft, an order from one person or party to another directing the payment of money; a drawing upon a fund or stock.

draw, to obtain by use of a draft; to take away from a place of deposit.

drawback, an amount of money paid back after having been collected; especially, duties or customs remitted by the government.

drawee, the person on whom an order, draft, or bill of exchange is drawn.

drawer, one who draws a bill of exchange, draft, or order for payment.

drayage, the charge or sum paid for hauling or for the use of a dray or truck.

dry goods, textile fabrics.

due bills, an informal written acknowledgment of a debt, non-negotiable in form.

dun, to ask persistently for payment.

duplicate, an exact copy or transcript of anything.

duress, restraint of personal liberty by fear of physical force.

duty, a tax levied by a government on the importation, exportation, or use and consumption of goods.

E

earnest, part of the goods delivered, or part of the purchase money paid to bind a verbal contract.

effects, movables; personal property; sometimes loosely used to designate real as well as personal property.

ejectment, a legal action for the recovery of possession of real property, and, usually, to secure damages for wrongful withholding; the official authorization, or writ, by which this action is begun.

embargo, an order of the government prohibiting the departure or entry of ships at ports, or traffic in commodities, within its dominions.

embark, to go on board a vessel for a voyage; to engage in a business enterprise.

embezzlement, unlawful appropriation of what is entrusted to one's care.

entry, act of reporting at a customhouse the arrival of a ship and procuring permission to land its cargo; act of taking formal possession of lands and other property; putting on record in proper form and order.

equity, the administration of law according to its spirit and not according to the letter.

equity of redemption, the time allowed a mortgagor, or other pledgor, to reclaim property by paying an obligation secured by it.

estate, the nature and extent of ownership in property.

excess profits, profits above average; specifically, under the United States war emergency taxation system of 1917, profits exceeding the average business gain of the three years preceding the outbreak of war with Germany and Austria-Hungary.

exchange, the process involved in carrying on trade and commerce; specifically, a place where merchants and traders meet to carry on particular business transactions; the process of settling accounts between parties located at a distance from each other by the use of bills of exchange and drafts, or by a transfer of credits; the amount paid for the collection of a bill of exchange, draft, check, or other negotiable instrument; conversion of the money of one country into that of another, with an allowance for difference in value.

exchange broker, one who deals in foreign bills of exchange and money.

excise, a duty or tax levied upon the manufacture, sale, use or consumption of goods within a country; also, a tax upon the pursuit or following of certain trades or occupations.

executed, performed; carried out; specifically, carried out and performed according to law.

execution, performance; a legal warrant or order given to an officer, authorizing him to enforce a judgment.

executor, a person appointed by another to execute his will, or to see its provisions carried into effect after the latter's death.

ex-dividend, a term used to indicate that the purchaser of stock will not be entitled to the next dividend, since a transfer of the stock cannot be made on the company's books in time.

exhibit, an object, or a collection of objects, displayed to public view; an object or a document shown in court and held for future use as evidence.

exporter, one who exports; a person who sends goods or commodities to a foreign country in the way of commerce.

exports, commodities sent from one country to another.

express business, a system of rapid transportation of goods or merchandise, generally managed by express companies, providing special care, security, and quickness of delivery.

express company, an association or corporation engaged as a common carrier in the express business.

express money order, an order for the payment of money issued by one office of an express company and payable at another.

extension, an allowance of additional time by a creditor to a debtor for the payment of a debt.

F

face, the principal amount of a note or other financial obligation.

facsimile, a copy of anything, so made as to give every part and detail of the original.

factor, an agent; one who transacts business for another.

failure, suspension of payment; a state of insolvency or bankruptcy.

fair, average; middling; free from marked merit or defect; of reasonably good kind or quality.

fall, a decline in value or price; to suffer a decline in value or price.

false pretense, a false representation of facts made with the purpose of defrauding another.

federal reserve bank, a bank established under the laws of the United States to act as an agent in the maintenance of money reserves, to issue bank currency, and to rediscount commercial paper accepted and discounted in the business of banking.

fee, a charge fixed by law for the services of a public officer; sometimes, pay; wages; salary.

fee simple, the absolute ownership of real estate.

file, an orderly collection of papers, arranged and classified for reference and preservation, usually with title and date indorsed; any device to keep letters and papers in order, such as a hook or a drawer; to insert in its proper place in a file.

finance, the science and practice of handling monetary affairs, especially those involving large sums or having especial relation to investments.

financier, one skilled in the problems of finance, or occupied with them.

firm, a partnership of two or more persons; the name under which a partnership or company transacts business; steady; not declining in value or price.

fiscal year, the financial year of a business or a government.

fixture, anything annexed to houses and lands so as legally to constitute a part thereof.

flat, without additional charge or interest.

floating indebtedness, current liabilities such as notes payable, book accounts, trade acceptances payable, etc.

f. o. b., free on board, delivered free of charge to a vessel or train.

footing, the act of adding up a column of figures; the amount or sum total of such a column.

forced sale, sale of goods under compulsion or foreclosure.

foreclose, to take away the right of redeeming.

foreclosure, a legal proceeding which cancels a mortgagor's right of redeeming a mortgaged property.

foreign bill, a bill of exchange, or draft, payable in a foreign country.

forgery, the altering of commercial paper with fraudulent intent.

forwarder, one who accepts goods for transportation and delivery to another carrier.

franchise, a special privilege granted by law to an individual or corporation, which does not pertain to persons of common right.

frank, a free letter; a signature that exempts mail matter from payment of postage; a letter privileged to go post-free.

franking privilege, the right of sending letters, packages, telegrams, etc., without charge, for postage carriage.

fraud, an intentional misrepresentation of the truth for the purpose of inducing another to make a contract to his detriment.

free list, the schedule of goods or merchandise admitted to a country free of duty; a list of persons entitled to something without payment.

free trade, commerce and trade not subjected to duties or tariff regulations.

freight, the compensation paid by any one for the transportation of goods by rail or water; the cargo.

fund, money set aside for a special purpose.

funded debt, a debt converted into a permanent loan or into bonds.

funds, money and negotiable paper immediately or readily convertible into cash; available financial resources.

G

gauging, measuring the contents of casks, etc.

goods, merchandise; wares.

good will, the custom or patronage of any trade or business.

gratuity, a free gift.

great gross, twelve gross; i. e., 1,728 articles.

gross, whole; entire; total; without any deduction; also, twelve dozen.

gross amount, the total sum or aggregate.

gross earnings, total earnings before deducting total expenses.

gross ton, 2,240 pounds avoirdupois; a unit of internal capacity of ships—100 cubic feet.

gross weight, total weight of goods or merchandise, without deduction for tare or waste.

guarantee, to become responsible for the fulfilment of an obligation of another; to be surety for.

guarantor, a person who gives a guaranty or surety.

guaranty, an agreement to pay a debt, or perform a duty, of another, in case of the failure of the other to fulfil the obligation.

gunny sack, a bag of coarse material, usually jute or hemp, for packing loose commodities for shipment.

H

habeas corpus, a writ to deliver a person from false imprisonment.

harbor, a port or place of shelter for ships; a protected waterway equipped with docking facilities.

harbor master, a government officer charged with the duty of carrying out the regulations governing the use of a harbor.

hogshead, a large cask or barrel; especially, one containing two barrels or sixty-three gallons.

holder, a person in possession of, and legally entitled to payment of, a bill of exchange or note.

honor, to accept and pay when due.

hypothecate, to pledge as security without giving title or ownership.

I

immovable, fixed; permanent in place; pl. sometimes used in referring to real estate.

import, to bring in goods or merchandise from a foreign country.

importer, one who imports; especially, a merchant who brings goods or merchandise into a country from abroad.

imports, goods or merchandise imported, or brought into a country from abroad.

impost, a tax or duty laid by a government on goods imported into a country.

income, the return, from labor, business, or property. The total receipts from any branch of business are called the gross income; that portion which remains after paying costs and expenses is known as the net income.

income tax, a tax on income or on an excess of income over a certain amount.

indemnify, to secure against loss or damage; to reimburse in case of loss or damage.

indemnification, indemnifying or reimbursing in case of loss, damage, or penalty.

indemnity, compensation for loss or damage sustained.

indorse, to order a negotiable instrument paid to another by writing one's name on the back of the instrument; to guarantee payment.

indorsee, the person to whom a negotiable instrument is indorsed.

indorsement, act of indorsing; that which is written in indorsing.

indorser, the person who indorses.

injunction, a judicial order requiring the person to do or not to do some special act.

inland bill, a bill of exchange, or draft, payable in the country where drawn; generally called a domestic bill.

insolvent, not having sufficient assets to meet all debts.

instalment, a part of a debt which is divided into portions that are made payable at different times.

instalment plan, the system of making sales for a sum made payable in portions at stated intervals.

instant, present; current; used with a date to indicate the current month.

insurable interest, such an interest in the subject of insurance as carries with it legal damage in the event of the loss insured against.

insurance, a contract whereby one party, for a stipulated consideration, called a premium, undertakes to indemnify or guarantee another against loss of a specific kind, known as a risk.

insurance broker, a broker who handles or places insurance.

insurance policy, a written contract of insurance.

insure, to secure against loss, or damage.

interest, a rate per cent of money paid for the use of funds; a share in property or profits.

internal revenue, a revenue or income derived by a government from licenses, duties, and special taxes levied on personal property or the production and use of domestic goods.

intestate, a person who dies without having made a will.

in transit, on the road; not brought to an end or destination.

inventory, a list of goods or merchandise on hand; an enumeration of articles; a schedule.

invest, to apply capital, money, or funds to the purchase of property for income or profit.

investment, the capital, money, or funds invested; that in which capital, money, or funds is invested.

invoice, a written account or itemized statement of merchandise shipped or sent to a purchaser or consignee, setting forth the quantity, value or prices, and charges; the lot of goods or merchandise as shipped or received.

invoice book, a book for recording or entering copies of invoices.

involved, embarrassed by debts or liabilities; confused.

J

jobber, one who buys from importers or manufacturers and sells to retailers: a middleman.

job lot, goods or merchandise left over; an odd assortment.

joint note, a promissory note signed by several persons, each of whom is liable for a proportional part of the amount.

joint and several note, a promissory note signed by two or more persons, each of whom agrees to hold himself liable for the full amount in case the others are unable to pay.

joint stock, stock or capital held and used in a joint enterprise.

joint stock company, an association consisting of a number of persons organized to conduct a business with a joint capital.

journal, a book of accounts in which is recorded a condensed statement of daily business transactions arranged according to debit and credit.

judgment, the final order of a court in civil or criminal proceedings; an obligation created by an order or decree of a court; the official certificate evidencing such an obligation.

judgment note, a promissory note, containing in addition to its usual contents, a power of attorney authorizing a confession of judgment against the maker or signer upon default of payment.

L

larceny, theft; unlawful taking of personal property.

leakage, an allowance or deduction made for waste by leaking of casks or barrels.

lease, a contract by which one person conveys to another person the use of lands, buildings, or other real property, usually for a specified rent or compensation and length of time; the act and instrument by which such conveyance is made, or the term for which it is made.

ledger, the final book of record in business transactions, in which all debits and credits from other books of original entry are brought together, classified, and summarized under appropriate heads.

legal tender, coin or currency which a government has declared shall be received in payment of debts; a formal proffer of money to pay a debt.

legacy, a gift of property by will.

lessee, one to whom a lease is given, or who takes property under a contract of lease; a tenant under a lease.

lessor, one who gives a lease; one who leases.

letter copying book, a book in which copies are made of letters.

letter of advice, a written report from an agent to a principal or from a consignor to a consignee transmitting special information; a letter by which the drawer of a bill of exchange, or draft, notifies the drawee that the bill has been drawn.

letter of credit, a letter addressed by a bank to one or more of its correspondents certifying that the holder is entitled to draw upon it for funds up to a certain sum; such a letter addressed to several correspondents is sometimes called a circular letter of credit.

letters of administration, an official instrument issued by a court by which an administrator is granted authority to manage and settle the business affairs and estate of a person who has died.

liability, a debt; that which one is under obligation to pay.

license, the formal permission from the proper authorities to perform certain acts.

lien, a legal claim upon real or personal property for the satisfaction of some debt or duty.

lighterage, compensation paid for unloading into a lighter for conveyance to or from shore.

liquidate, to apportion the assets of a business in settlement of indebtedness.

liquidation, the settling of the liabilities of a business.

Lloyd's, a marine insurance association with its central offices located in

London, having for its main objects the carrying on of marine insurance.

loan, act of lending; that which one lends or borrows; especially, a sum of money lent at interest.

long, a term used to describe a purchase of goods or stocks in expectation of a rise in price: opposite to short.

M

manifest, an invoice of a ship's cargo; to be shown at the customhouse.

manifold, to make many or several copies of a letter, statement, or document.

margin, an amount of time or money which is allowed or reserved in addition to what is directly needed or used; the percentage paid in money to a broker to secure him against loss on contracts entered into by him on behalf of his principal.

mark, to put a price or sign on articles, goods or merchandise; to affix a significant identifying mark.

market, opportunity for selling or buying of commodities, or the rate or price offered for them; a meeting of people at a stated time and place for the purpose of buying and selling ; a place where provisions are sold.

maturity, termination of the period of time a note or other obligation has to run.

mercantile agency, an organization which collects information as to the credit and reputation of merchants or others doing business, and furnishes this to others for compensation; a commercial agency.

mercantile paper, negotiable paper, given by merchants for goods bought or received.

merchant, one who buys and sells on a large scale.

merchantable, fit for market; such as is usually sold in the market, or such as will bring the ordinary price.

merchant marine, shipping under the control of a country employed in the carriage of goods and passengers between several countries.

mint, a place where money is coined by public authority.

mixed fabrics, a textile fabric composed of two or more kinds of fiber.

money, coined metal or printed certificates issued or authorized by a government as a medium of exchange or a means of payment; wealth considered in terms of money; capital reckoned as a cash asset.

money market, the opportunities for loanable wealth or capital; the whole body of agencies, which regulate and direct financial operations and equalize the supply of and demand for capital.

money order, an order for the payment of money.

mortgage, a conditional conveyance or transfer of property, as security for the payment of a debt, which is to become void upon fulfilment of the obligation and stipulated terms.

mortgagee, the person to whom property is mortgaged.

mortgagor, one who gives a mortgage.

movable, in general, wares or goods; now only an article of furniture.

N

negotiable, capable of being transferred in the ordinary course of business by delivery, with or without indorsement.

negotiable paper, bills of exchange, drafts, promissory notes, checks, or other similar instruments, that are payable to bearer or order; also, under some laws, other business instruments,

such as bonds, forms of stock, and bills of lading.

net, free from all charges, deductions, and allowances; as, net profits, net proceeds, net income, or net weight.

net earnings, the amount of earnings left after deducting all expenses.

net proceeds, the amount left after deducting commission, discount, etc.

nominal, merely named or stated or given without reference to reality; existing in reference only; as, nominal value.

notary public, a public officer authorized to take acknowledgments, and to attest or certify deeds and other business instruments, usually under his official seal, to make them authentic; and to take affidavits, and protests of negotiable paper.

note, a short term for promissory note, a written instrument acknowledging a debt, and promising payment.

O

obligation, a formal acknowledgment of a liability or agreement to pay a certain sum or do a certain thing; sometimes coupled with a condition and a penalty for nonfulfilment.

open account, an account not settled or adjusted.

open policy, an insurance policy in which the value is to be proved by the insured, in case of loss.

option, a privilege, allowed in a time contract, of buying or selling at a specified price within a specified time.

order, an instruction to buy, sell, or supply, goods or merchandise; a written instruction to admit to a building; an indorsement by which the holder of negotiable paper directs to whom payment shall be made.

outlawed, a term applied to a debt which has run beyond the time when its payment may be enforced by law.

outstanding accounts, accounts showing debts due, but unsettled and unpaid.

overdraw, to draw more than the amount standing to the credit of the drawer.

overdue, unpaid beyond the stipulated time.

P

package, an article, or a collection of articles packed together.

panic, a widespread alarm and distrust in financial affairs, causing depreciation in values.

paper, a short term for negotiable paper.

par, the face or established value; the equality of the value or price of securities at which they are issued and at which they are sold.

partner, one of two or more members of a partnership for carrying on a business.

partnership, an association of two or more persons who have placed their resources, labor, and skill, at the disposal of a lawful business undertaking.

par value, the nominal value which is usually the written or printed value of the paper.

pass book, the depositor's book in which an account of deposits and withdrawals is kept; especially, of a bank account.

passport, an official permission to enter or leave a port, or to pass into or through a country.

patent, an official document giving a person the exclusive right to an invention.

payable, justly due; that which should be paid.

payee, the person to whom a sum of money is to be made payable.

payer, the person who is to pay a financial obligation.

permit, an authorization for an act or the conduct of a business.

personal property, chattels; all property except real estate.

petty cash, money paid out or received in small amounts.

petty cash book, book in which a record is kept of petty cash receipts and payments.

plaintiff, one who sues another or brings an action in court.

policy, a contract of insurance; a definite or settled course of action adopted and followed by a government, individual, or business enterprise.

post, to transfer an entry or entries from a book of original record to one of final classification and summary; as, from a journal to a ledger.

postdate, to date after the real time.

power of attorney, written authority from one person to another to act for him.

preferred stock, stock taking preference over the common stock of a corporation.

premium, the amount paid for a contract of insurance; an amount in addition to the face value of anything.

price, the value of a commodity expressed in terms of money.

price list, a list of prevailing prices.

prime, of first quality.

principal, one who employs another to act for him; one primarily liable on an obligation; a capital sum placed at interest.

proceeds, the financial return that is derived from some possession or transaction; especially, the amount realized from a sale of property.

produce, that which is yielded; especially, in agriculture.

profit, the excess of returns over costs and expenses; gain in a business undertaking.

promissory note, a written promise to pay a sum of money at a future time to, or to the order of, a specified person or to bearer.

property, anything of value that may be owned; the legal right to a thing; generally classified as personal property, when movable; and real property, when immovable.

pro rata, in proportion; a proportional distribution.

protest, a formal declaration and notification that payment of a negotiable instrument has been refused; to make such a formal declaration and notification.

proxy, a person authorized to act for another.

Q

quitclaim deed, an instrument transferring ownership or real estate without warranty of title.

quitrent, a fixed rent paid by a tenant, discharging him from other duties or obligations.

quotation, current prices of merchandise or other commodities.

R

real estate, land, houses, and fixtures; all immovable property.

realtor, a real estate broker

rebate, a deduction or allowance; a giving back of part of a sum already paid.

receipt, a written acknowledgment of payment.

receipt book, a book of printed receipt forms or one in which receipts are filed.

receiver, an officer appointed by a court to hold in trust and manage the property and funds involved in a suit at law, or to wind up the affairs of a bankrupt or insolvent business enterprise.

recoup, to counterbalance losses by gains.

register and recorder, a public officer charged with recording certain business transactions and dealings; as, registry of deeds, mortgages, and judgments.

reinsurance, transfer of part of the contract of insurance from one insurer to another.

release, a conveyance by which the releasor gives up his right or estate to a person who already has some estate or possession in property.

remittance, payment on account; transfer of funds from one party to another.

renewal, extension of time; giving a new note for an old one.

rent, compensation for the use of real property.

retail, to sell in small quantities.

returns, profit on an investment, or gains accruing from labor or business enterprise.

right of way, the right to pass over the land of another person.

S

safe-deposit box, a steel box generally, fitted into the wall of a vault, provided by banks or safe-deposit companies for containing and safeguarding securities and other valuables.

sale, transfer of property for money.

sample, a small quantity or portion of goods or merchandise shown as an example of quality.

savings bank, a bank employed in the business of receiving small deposits, chiefly savings, investing them, and paying interest thereon.

security, something given as a pledge to assure the fulfilment of an obligation or the payment of a debt; a person who becomes responsible as a surety for the performance of another's obligation or the payment of his debts; any document or evidence of debt or of property, such as a bond or a share of stock.

sell, to make a sale; to transfer for a consideration.

set-off, an opposing claim arising from a matter different from the one in question.

share, unit division of a capital stock issue; interest owned by one of a number.

shipment, quantity of goods sent or consigned.

shipper, one who sends or consigns goods by vessel, railroad, or other transportation agency.

shipping clerk, one who oversees the forwarding and shipping of goods and merchandise.

short, a term used to denote a sale of goods, stocks, etc., at a fixed price, for future delivery, of what one does not possess, in expectation of a fall in price.

shrinkage, decrease in bulk or measurement.

sight, the term used to designate when a bill of exchange, or draft, is presented to the drawee.

sight draft, a draft payable at sight, i. e., when presented for payment.

sinking fund, a fund set apart from income to pay a debt; particularly, a bond issue.

smuggling, taking goods into a country without paying the import duties or taxes.

solvency, the ability to pay all debts.

solvent, able to meet all debts; excess of assets over liabilities.

specie, any kind of coined money; generally, gold and silver.

specification, a written description and enumeration of particulars accompanying a contract.

Specific duty, a fixed tax levied on an article of a certain kind or quantity without regard to its value or market price.

speculation, a risky investment for large profit; a business undertaking out of the ordinary run of affairs.

staple, the principal commodity of a country or district.

stock, shares in the capital of a corporation or stock company; goods on hand.

stock broker, one who buys and sells stocks on commission.

stock exchange, an association of stock brokers who meet to buy and sell stocks and bonds; the place where such brokers meet.

stockholder, one who holds or owns shares of stock.

storage, price paid for storing and safeguarding goods.

storekeeper, officer in charge of a bonded warehouse; one in charge of stores.

street, a short term used in a general way to designate the financial district of a city.

sue, to prosecute one at law.

sundries, unclassified articles.

surety, one who makes himself liable to pay money in case another fails to pay, to fill a contract, or to serve with integrity.

surtax, a supplementary or extra tax, levied in addition to the ordinary rate, as in the custom duties, or in the income tax.

suspend, to stop business; to stop payment; to fail.

T

tally, keeping account by checking off.

tare, deduction, allowance in weight or quantity on account of case, cask, bag, or covering.

tariff, a schedule of duties; a price list.

teller, officer of a bank who receives or pays out money.

tenant, one who leases or rents real property.

tender, an offer of money or other thing in settlement of a debt or claim.

testator, one who has died leaving a will.

textile fabrics, all woven goods.

title, the right to exclusive possession of property; also, the legal evidence of one's right of property.

tonnage, the weight of a ship; the weight a ship will carry; capacity of a vessel.

tort, an injury or detriment for which damages may be obtained.

trade, buying and selling; traffic; commerce.

trade acceptance, a draft drawn by the seller on the purchaser of goods, and accepted by the purchaser for payment at a definite time.

trade discount, an allowance made to dealers in the same line of business.

trade-mark, letters, figures, or devices legally registered, used on goods and labels by a manufacturer or merchant to designate his goods.

trade price, the price allowed by wholesalers to retailers.

traffic, business carried on; especially, by a railroad.

transportation, conveying goods or merchandise from one place to another.

transshipment, removing goods or merchandise from one ship or means of transportation to another.

trust, faith and confidence; that which is turned over to one in faith and confidence.

trust company, a corporation engaged in the business of acting as a trustee, and carrying on banking to a greater or less extent.

trust deed, a kind of mortgage granted a

trustee to secure a body of creditors, with power to foreclose on all its mortgaged property in the event of nonfulfilment of the debtor's obligation.

trustee, one legally holding property in trust; one intrusted with property for another.

U

under seal, a term used to show lawful consideration for the promise or agreement made in a contract, and commonly evidenced by the use of the letters "L. S." or the word "seal" in addition to the signatures of the parties in the contract.

undersell, to sell below the trade price.

underwriters, companies or persons who insure against loss.

unsound, in bad financial condition; of doubtful solvency.

usury, interest greater than the lawful rate.

V

valid, good in law; binding; of force.

value, the estimated worth of a commodity, expressed in money; market price.

value received, phrases used in notes and bills to express a lawful consideration.

valued policy, an insurance policy in which the value is inserted in the nature of liquidated damages.

void, not enforceable by law.

voidable, that which may be avoided or confirmed, as the person chooses.

voucher, a receipt, entry, or document which establishes the truth or authenticity of a business transaction or record.

W

waiver, a voluntary surrender of a legal right or privilege.

warehouse, a storehouse for storing and safe-guarding goods or merchandise.

warehouse receipt, a receipt, sometimes negotiable, given at a warehouse for goods in storage.

warranty, a guarantee of the accurate representation of goods or of title.

warranty deed, a deed carrying with it the assurance of the one who grants it that his title to the property is as represented.

wastage, the loss due to handling of commodities.

waybill, list or statement of goods given to a carrier.

wharfage, charges paid for the use of a wharf.

wholesale, trade in large quantities; selling to retailers rather than consumers.

will, the legal document by which a person makes provision for the settlement or distribution of his estate after his death.

without recourse, restrictive words added to an indorsement of a note or bill of exchange to prevent the indorser from liability.

APPENDIX E

WORDS OF MOST FREQUENT OCCURRENCE, WITH SHORTHAND OUTLINES

Prepared by Dr. L. P. Ayres of the Russell Sage Foundation and published in the American Magazine

"This list of the words we use oftenest was made by analyzing a large number of letters, business and personal, written by average men and women. These letters contained about 100,000 words. In this total were found 2,000 different words."

"The thousand words used oftenest are here given in the order of their frequency." They are divided into groups of twenty for the convenience of the teacher in assigning them as word drills. It would be well to practice these lists until every outline has been thoroughly mastered.

1

the and of

to I in

that you for

it was is

will as have

not with be

your at

2

we on he

by but my

this his which

dear from are

all me so

one if they

had has

3

there her an

when time go

some any can

what send out

them him more

about no please

very were

4

been would she

or week night

5

truly now its

two take thank

6

well am these

tell even made

their
other
up

do
after
than

know
year
before

our
good
say

sir
last
house

long
sincerely
shall

could
who
may

just
over
then

sent
us
give

letter
make
write

work
day
here

Mr.
like
enclose

thing
should

said
only

next
want

7

hope
love
men

old
every
find

most
such
today

must
way
first

new
seem
morning

school
great
wish

home
feel

8

glad
never
three

much
how
until

many
put
get

into
let
yesterday

come
ever
girl

also
where
while

did
little

9

look
respectfully
afternoon

Miss
those
too

man
own
receive

soon
once
street

ask
down
yet

see
since
cannot

help
away

10

course
through
call

meet
people
another

number
place
Sunday

use
church
nice

sure
anything
hour

children
don't
four

kind
oblige

11

nothing
off
believe

boy
city
found

pay
to-morrow
doctor

five
o'clock
send

back
enough
fine

order
led
cold

live
mail

12

few
hear
child

mother
return
same

almost
because
big

Monday
month
start

always
both
cordially

expect
mean
quite

Saturday
again

13

Friday something talk

though office Tuesday

best came says

car ground room

thought under board

far nine without

arrest trip

14

cent right side

Thursday bad late

money need still

book hand mile

paper party word

madam six ten

why perhaps

15

answer half keep

life ago business

does each eight

knew picture show

build care eye

gentlemen head left

whether interest

16

January present teacher

time upon young

done high sorry

train when broke

during feet itself

several brought everything

run took

17

better last possible

September sick visit

went act begin

desire eat guess

hard line mind

action poor remember

Wednesday women

18

wonder conference died

glass held understood

less along August

evening father forenoon

lard meant seven

address charge family

finish not

19

known least plan

saw seen whole

whose active change

court follow matter

20

fall however July

report speak vote

wife bring company

cut member November

21

copy deal director

might move care

small summer together

night against clean

cost
February
lady

part
reply
spend

attend
case

22

stamp
turn
winter

busy
folks
happy

lake
maybe
obtain

pass
can
study

become
December
dress

early
either
end

expect
father

25

principal
ride
second

sister
size
state

thus
yes
afraid

annual
automobile
coming

date
heart
law

name
running
separate

sold
told

28

began
carry
distribute

open
reach
regard

woman
according
between

bill
certain

23

heard
March
person

rather
water
written

April
Christmas
country

fact
herself
immediately

marriage
May
provision

reason
slide
story

unfortunate
arrange

26

although
among
association

close
club
dollar

evidence
form
himself

intend
June
list

public
station
table

true
already
appreciate

body
claim

29

door
enter
face

decide
issue
Mrs.

near
prompt
question

ring
sit

24

awful
complete
fire

forget
gave
kill

more
nearly
neither

noon
past
service

unless
aunt
ball

character
full
further

learn
often

27

cover
driven
fair

getting
got
instead

pleasant
price
relative

rule
son
song

sudden
throw
war

west
would
accept

alone
arrive

30

walk
warm
weather

earliest
effort
hat

husband
importance
lead

condition
different
else

justice
lose
lot

light
offer
pleasure

especially
game
grant

material
nor
sometimes

prepare
refer.
represent

indeed
liberty
necessary

struck
unable
various

rest
river
scene

object
paid
plant

anyway
band
boat

special
stand
stop

popular
post
pretty

dark
difference

trust
try

prison
road.

31

section
subject
success

secure
set
tenth

leave
length
loss

supply
system
tax

thicket
unusual
wait

mine
ought.
outside

allow
amount
appoint

worth
beside.
bought

pair
probably
ready

expense
felt
fifth

built
buy
carried

real
request
spring

fill
front
information

destroy
direction
fell

stay
stole.
themselves

miss
none.
press

fourth
grand
hold

third
top
toward

red
salary

inform
lay

watch
wrote

34

account
across
around

select
serve
soap

extreme
fix.
forty

card
cause
death

suggest
teach
terrible

general
objection
perfect

divide
doubt
drown

therefore
uncle
absence

period
rapid.
region

easy
escape
free

article
became
behind

remain
repair
sail

gone
happen
hurt

brother
dead.
delay

search
short
stood

led
low
mention

promise
result

37

assure
auto.
baby

catch
duty
education

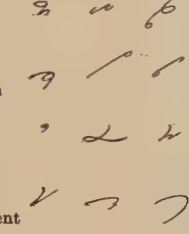
extra
fail
foot

forward
goes
government

impossible
include
income

increase
inside
investigate

judgment
navy.



40

principal
proceed
provide

refuse
relief
retire.

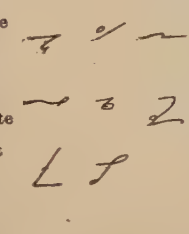
shed
sight
south

spent
stopped
vacation

weigh
wind
wonderful

add
affair
attempt

black
caught



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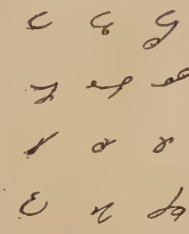
comfort
complaint
consideration

disappoint
distinguish
dice



drill
effect
employ

entire
entrance

38

omit
opinion
police

position
power
prefer

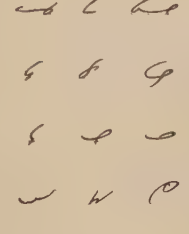
push
raise
really

round
shut
to-night

total
trouble
aboard

proper
air
appear

beautiful
burn



41

common
convenient
convention

daughter
declare
estate

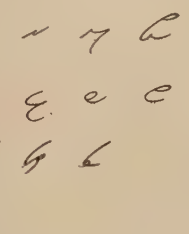
event
factory
favor

God
illustrate
injure

lesson
minute
news

political
prove
rate

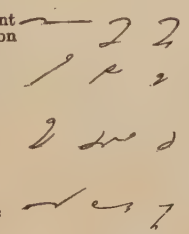
soft
suffer



44

agreement
alike
allege

application
argument
arrangement



suppose
view
white

able
above.

39

capture
career
check

contain
deep
direct

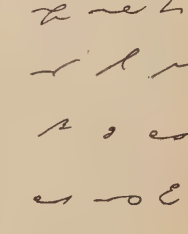
dozen
easy
elect

election
engage
express

final
finally
gold

horse
motion
north

occupy
preliminary



42

surprise
tree
wear

within
yard
age

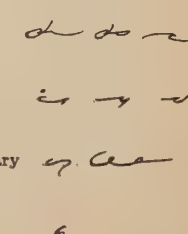
athletic
attention
avenue

bear
begun
belong

camp
cast
circular

class
clothing
collect

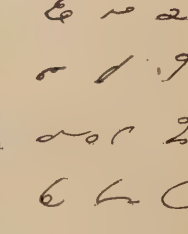
colonies
combination



45

departmen
diamond
difficulty

discussion
district
elaborate



feature
field
firm

human
manner
neighbor

progress
recent
sea

session
statement
suit

theatre
visitor

46

guest
history
improvement

imprison
improving
jail

newspaper
organization
personal

piece
play
primary

receipt
responsible
restrain

royal
secretary
spell

stone
summon

49

majority
mayor
measure

mountain
national
official

organize
page
particular

point
population
pound

practical
president
print

private
property
publication

publish
purpose

beg
chief
cities

clerk
command
committee

concern
consider
contract

crowd
dash
debate

decision
degree

47

testimony
track
travel

victim
accident
addition

adopt
army
assist

associate
await
beginning

block
blow
blue

born
box
bridge

celebration
center

50

race
railroad
recommend

recover
reference
senate

serious
ship
steamer

support
term
town

treasure
vessel
volume

wire
witness
wreck

wrought
wry

emergency
empire
engine

enjoy
entertain
entitle

estimate
experience
fight

figure
file
flight

flower
foreign

48

century
chain
circumstance

citizen
connection
convict

develop
examination
famous

fortune
height
honor

ice
inspect
invitation

judge
land
ledge

local
machine

APPENDIX F

SHORTHAND VOCABULARY[1]

a/ban'/don
a/ban'/don/ment
a/bate'/ment

ab/bre/vi/a'/tion
A'/ber/thaw
a/bey'/ance

a/bil'/i/ty
ab/horred'
ab/nor'/mal

a/bol'/ish
a/bor'/tive
a/bra'/sive

ab'/so/lute
ab'/so/lute/ly
ab/sorb'

ab/sorbed'
ab/sorb'/ent
ab/surd'

a/bun'/dance
a/bun'/dant/ly
a/cad'/e/my

ac/cen'/tu/ate
ac/cept'
ac/cept'/a/ble

ac/ces'/si/ble
ac/ces'/so/ries
ac/ces'/so/ry

ac/ci/den'/tal
ac/com'/mo/date
ac/com/mo/da'/tions

ac/com'/pa/ny
ac/com'/plish.
ac/com'/plish/ment

ac/cord'/ance
ac/cord'/ed
ac/cord'/ing/ly

ac/count'/a/ble
ac/coun'/tant
ac/count'/ing

ac/crued'
ac/cru'/ing
ac/cu'/mu/lat/ed

ac/cu'/mu/lat/ing
ac/cu'/mu/la'/tion
ac/cu'/mu/la/tive

ac'/cu/ra/cy
ac'/cu/rate
ac'/cu/rate/ly

ac/cus'/tomed
a/cet'/y/lene.
a/chieve'

a/chieve'/ment
ac'/ids
ac/knowl'/edge

ac/quaint'
ac/quaint'/ance.
ac/quaint'/ances

ac/quaint'/ed
ac/qui/es'/cence.
ac/quire'

ac/qui/si'/tion
ac/tiv'/i/ties.
ac/tiv'/i/ty

ac'/tu/al/ly
ac'/tu/at/ed
a/dapt/a/bil'/i/ty

a/dapt'/ed
ad/di'/tion
ad/di'/tion/al

ad/dres'/ses
Ad/dres'/so/graph
ad'/e/quate/ly

ad/here'
ad/ja'/cent.
ad'/jec/tive

ad/ju/di/ca'/tion
a'/dults
ad'/juncts

ad/just'/a/ble
ad/just'/ed
ad/just'/ing

ad/just'/ment
ad/just'/ments
ad/min'/is/ter

---

[1] The words in this vocabulary have been separated into syllables as a guide to properly dividing words at the end of lines, but students are cautioned not to place just one or two letters of a word on a line by itself, even though the one or two letters may form a syllable.

The names of cities are listed on pages 423 to 426 of states, on page 427.

ad/min/is/tra'/tion
ad/min'/is/tra/tive
ad'/mi/ra/ble

ad/mi/ra'/tion
ad/mis'/sion
ad/mit'/ted

a/dopt'
a/dopt'/ed
a/dop'/tion

a/dults'
a/dul'/ter/a/tion
ad/vanced'

ad/vance'/ment
ad/van/ta'/geous
ad/van'/tages

ad'/vent
ad/ven'/ture
ad'/ver/tise

ad/ver'/tise/ment
ad'/ver/tis/ers
ad/vis/a/bil'/i/ty

ad/vis'/a/ble
ad/vis'/ers
ad/vi'/so/ry

ad'/vo/cates
a'/er/o-eight
a'/er/o/planes

af/fairs'
af/fect'/ing
af/fec'/tion/ate

af/fil'/i/at/ed
af/firm'
af/firm'/a/tive

af/fords'
af/ford'/ed
a/fore'/said

a/fraid'
af/ter/noon'
af'/ter/wards

Ag'/as/siz
a'/gen/cy
a'/gent

ag'/gra/vate
ag'/gre/gate
ag'/gre/gat/ing

ag/gres'/sion
ag/gres'/sive
ag/gres'/sive/ness

a/gil'/i/ty
ag/i/ta'/tion
a/gree'/ment

ag'/ri/cul/ture
air'/y
al'/co/hols

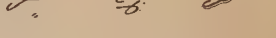
al'/ka/lies
al/leged'
al/lit/er/a'/tion

al/lit'/er/at/ing
al/lot'/ment
al/lowed'

al/lur'/ing
al'/most
a/long'

Al'/ta/monts
al/ter/nat'/ing
al/though'

al/to/geth'/er
al/tru/is'/tic
a/lu'/mi/num



a/mal/ga/ma'/tion
a/maz'/ing/ly
am/bi'/tion

am/bi'/tious
a/mend'/ments
A/mer'/i/can

A/mer'/i/can/ism
am'/i/ca/ble
am'/ple

a/muse'/ments
a/nal'/y/sis
an/a/lyt'/i/cal

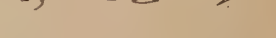
an'/a/lyzed
an'/arch/y
a/nath'/e/ma

an'/ces/tors
an'/ces/try
an'/cient

An'/do/ver
an'/gle
an'/i/mals

an'/nex
an/ni/ver'/sa/ry
an/nounce'

an/nounce'/ment
an/noy'/ance
an'/nu/al



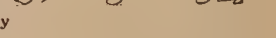
an/nu'/i/ty
a/non'/y/mous
a/non'/y/mous/ly

an/oth'/er
an'/swer/a/ble
an'/swered

an'/swer/ing
an'/thra/cene
an'/thra/cite

an/tic'/i/pate
an/tic'/i/pat/ing
anx'/ious

an'/y/bod/y
an'/y/one
an'/y/thing



an'/y/where
a/part'/ments
ap/pa/ra'/tus

ap/par'/el
ap/peals'
ap/pealed'

ap/pear'/ance
ap/peared'
ap/pen'/dix

ap/plaud'/ed
ap/pli'/ance
ap/pli'/ances

ap'/pli/ca/ble
ap'/pli/cant
ap/pli/ca'/tion

ap/plied'
ap/point'/ment
ap/por'/tion/ment

ap/pre'/ci/a/bly
ap/pre'/ci/ate
ap/pre'/ci/at/ed

ap/pre'/ci/at/ing
ap/pre/ci/a'/tion
ap/pre/hen'/sion

ap/pren'/tice
ap/proached'
ap/proach'/ing

a'/prons
ap/pro'/pri/ate
ap/pro'/pri/ate/ness

ap/pro/pri/a'/tion
ap/prov'/al
ap/proved'

ap/prox'/i/mate/ly
ar'/chi/tects
ar/chi/tec'/tur/al

ar/chi/tec'/ture
ar'/dent
ar'/gu/ment

a/ris'/en
a/ris'/es
a/ris /ing

ar/is/toc'/ra/cy
ar/ith/met'/i/cal
ar'/ma/ments

Arm'/strong
a/round'
a roused'

a/rous'/es
ar/range'
ar/ranged'

ar/range'/ment
ar/rang'/ing
ar/ray'

ar/rears'
ar/rests'
ar/riv'/al

ar/rive'
ar'/row/heads
ar'/row/root

ar'/sen/ate
ar'/ter/ies
ar'/ti/cle

ar'/ti/cles
ar/ti/fi'/cial
ar/til'/ler/y

art'/ist
ar/tis'/tic
arts

as/bes'/tos
as/cer/tain'
as/cer/tained'

as/cer/tain'/ing
a/shamed'
a/side'

as'/pect
as/pi/ra'/tion
as/sailed'

as/sas'/si/nat/ed
as/sem'/bled
as/sert'

as/ser'/tion
as/sess'/ment
as/ses'/sor

as'/sets
as/signed'
as/sign'/ment

as/sim'/i/lat/ed
as/sis'/tance
as/sis'/tants

as/so'/ci/ate
as/so/ci/a'/tion
as/sort'/ed

as/sort'/ment
as/sumed'
as/sump'/tion

as/sur'/ance
as/sure'
as/tound'/ing

a/strav'
ath/let'/ic
At/lan'/tic

at'/mos/phere
at'/om
a/tro'/cious

at/tached'
at/tach'/ment
at/tack'

at/tain'
at/tained'
at/tain'/ment

at/tempt'
at/tend'/ance
at/ten'/tion

at/ten'/tive
at/test'
at'/ti/tude

at/tor'/ney
at/trac'/tion.
at/trac'/tive

at/trib'/u/ted
auc'/tion
au'/di/ence

au'/dit
au'/di/tor
au/di/to'/ri/um

aug/ment'/ed
aus'/pi/ces
Aus/tra'/li/a

au/then'/tic
au'/thor
au/thor'/i/ta/tive

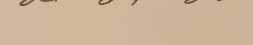
au/thor'/i/ties
au/thor/i/za'/tion
au'/thor/ized

au/to/crat'/ic
au/to/mat'/ic
au/to/mat'/ic/al/ly

au/to/mo'/bile
au/to/mo'/bil/ists
au/to/mo'/tive

Au'/to/tone
aux/il'/i/a/ry
a/vail'

a/vail'/a/bil'/i/ty
a/vail'/a/ble
av'/e/nue



av'/er/age
a/ver'/sion
a/void'

a/void'/a/ble
a/wait'
a/wak'en/ing

a/ward'/ed
a/ware'
aw'/ful

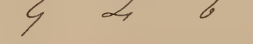
awk'/ward
awn'/ings
a/woke'

ax'/le
Ax/min'/ster.
bac/te/ri/ol'/o/gist

bac/te/ri/ol'/o/gy
bal'/ance
bal'/anced

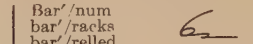
Bald'/win
ba/na'/na
ban'/jo

bank'/er
bank'/rupt/cy
bap'/tism

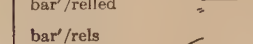


bar'/ba/rism
bar'/gain.
bark

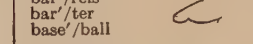
Bar'/num
bar'/racks
bar'/relled



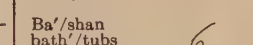
bar'/rels
bar'/ter
base'/ball



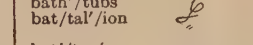
Ba'/shan
bath'/tubs
bat/tal'/ion



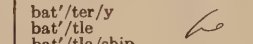
bat'/ter/y
bat'/tle
bat'/tle/ship



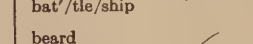
beard
beau'/ti/ful
be/cause'



bed'/room
bee'/hive
be/fore'/hand

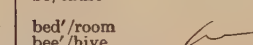


be/gin'/ning
be/half'
be/hind'



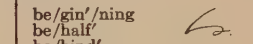
be/hold'
be/hooves'
be/lief'

be/lieves'
be/long'
belt



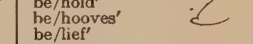
belt'/ing
be/neath'
ben/e/fac'/tor

be/nef'/i/cent
ben/e/fi'/cial
ben/e/fi'/ci/a/ry

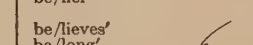


ben'/e/fit
ben'/e/fit/ed
be/nev'/o/lence

ben'/zol
berth
be/sides'

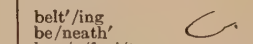


bet'/ter
be/tween'
bev'/eled

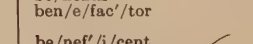


bev'/er/age
Bev'/er/ly
bi'/cy/cles

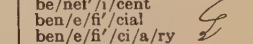
big'/ger
Big'/ler
billed



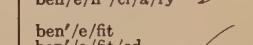
bill'/ing
bill of lad'/ing
bind'/er/y



birth'/right
bis'/cuits
bi/tu'/mi/nous

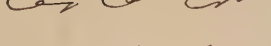


blame'/wor/thy
blan'/kets
bleach'/ers



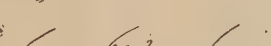
blem'/ished
blind
blood'/shed

Blount
blue'/print
blun'/der

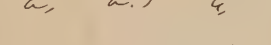


board'/ed
board'/ing house
boast'/ed

Bol'/she/vism
bo'/na fi'/de
bonds



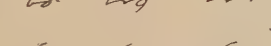
bon'/nets
book'/case
book'/keep/er



book'/let
Boold'/rich
boost'/er

bor'/row/ers
Bost'/wick
bot'/tles

bot'/tom
bou'/doir
bou/illon'



bou'/le/vard
bound'/a/ry
brake

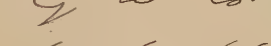
branch
breach
breadth

break'/age
break'/fast
breez'/es

brev'/i/ty
Brew'/sters
Brey'/er

brick'/work
bri'/dles
brief'/ly

Brit'/ish
Broad'/way
bro'/chure



bro'/ken
bro'/ker/age
bro'/kers

broth'/er
brush'/es
Buck'/eye

build
build'/ers
build'/ing

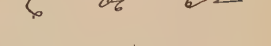
Buih'/van
bulg'/ing
bul'/le/tin

bul'/letS
bul'/wark
bump'/er

bun'/dle
bun'/gled
bun'/ions

bunk'/er/ing
buoy'/an/cy
bur'/den/some

burn/er
bu'/reau
bush'/el



bus'/i/ness
but'/ter
But'/ter/worth

but'/tons
but'/tressed
buy'/ers

cab'/in
cab'/i/net
ca'/ble/gram

Cae'/sar
caf/e/te'/ri/a
ca/lam'/i/tous

cal'/ci/um
cal'/cu/late
cal'/cu/lat/ed

cal/cu/la'/tions
cal'/en/dar
cal'/lous/es

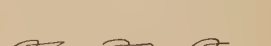
cam/paign'
cam'/phor
Can'/a/da

Ca/na'/di/an
can'/cel
can'/celled

can/cel/la'/tion
can'/dle/light
can'/di/da/cy

can'/di/date
can'/ner/ies
ca/noe'

can'/o/pied
can't-sag
can'/vas



can'/vass/er
ca'/pa/ble
ca/pac'/i/ty

cap'/i/tal
cap'/i/tal/ist
cap/i/tal/i/za'/tion

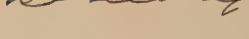
cap'/tain
car/bol'/ic
car'/bo/late

car'/bon
car'/bu/ret/or
card

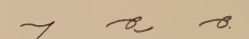
card'/ing
care'/ful
care'/ful/ly

care'/less/ness
car'/load
car'/pet

car'/riages
car'/ri/er
car'/ry/ing



cart'/age
car'/tridge
case'/ment



Ca/ser'/ta
cash/iers'
cas'/ing

cas'/si/meres
cast'/ings
cas'/u/al/ty

cat'/a/log
ca/tas'/tro/phe
ca'/ters

ca/the'/dral
Ca/ti/lin'/e/an
caus'/tic

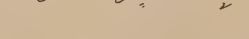
cease'/less
cel'/e/bra'/ted
cel/e/bra'/tion

cel'/lu/lar
cel'/lu/loid
cel'/lu/lose

ce/ment'
cem'/e/ter/y
cen'/sure

cen'/sus
cen/ten'/ni/al
cen'/ter

cen'/tral
cen'/tral/ize
cen'/tu/ry



cer/tif'/i/cate
cer'/ti/fied
chair'/man

chal'/lenged
cham'/ber
cha/mi'/za

cham'/ois/line
cham'/pi/on/ship
change

change'/a/ble
chan'/nel
cha'/os

Chap'/lain
chap'/ter
char'/ac/ter

char/ac/ter/is'/tic
char'/ac/ter/ized
char'/coal

charged
charg'/es
charge'/a/ble

char'/i/ta/ble
char'/i/ty
charmed

charm'/ing
charms
chart

chart'/ed
chas'/sis
chauf'/feur

cheap'/ly
cheer'/ful/ly
cheer'/ful/ness

chem'/i/cal
chem'/ists
chem'/is/try

cher'/ish
chest'/nut
chests

chev'/i/ot
chev'/rons
child

chil'/dren
chilled
chim'/ney

chis'/el
chlo'/rine
chlo'/ro/formed

choc'/o/late
choic'/est
cho'/rus

Chris'/tian
Chris'/to/pher
chron'/ic

church
chut/ed
ci/gar'

cin'/der
Cir/cas'/sian
cir'/cuit

cir'/cuit court
cir'/cu/lars
cir/cu/la'/tion

cir/cum'/fer/ence
cir/cum/scribe'
cir'/cum/stances

cit'/a/del
cit'/i/zen/ry
cit'/i/zen/ship

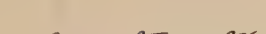
ci/vil'/ian
civ/i/li/za'/tion
claim

claim'/ant
clam'/ored
clamp

clap'/boards
clash
clas'/si/cal

clas/si/fi/ca′/tion
clas′/si/fied
clean′/est

clean′/ing
clean′/li/ness
cleansed



clear′/ance
cleared
clear′/ing-house

clear′/ness
clear-think/ing
cler′/gy/man

cler′/i/cal
clerk
cli/en/tele′

cli′/ents
clos′/er
clos′/est

close′/ly
cloth′/ing
clum′/sy

cluck′/ers
clutch
coast′/er

co′/co/nut
co′/di/fied
co/he′/sion

coils
coin
co/in/cide′

colds
col′/lar
col/lat′/er/al

col/lect′/ed
col/lect′/ing
col/lec′/tion

col/lec′/tive
col/lec′/tor
col′/lege

col/lides′
col/li′/sion
col/on/nade′

col′/ored
Co/lum′/bi/an
com/bi/na′/tion

com′/bine
com/bus′/ti/ble
com′/fort

com′/fort/a/ble
com′/fort/a/bly
com/menced′

com/mence′/ment
com/mend′/a/ble
com/men/da′/tion

com/mend′/ing
com′/ment
com′/men/ta/ries

com′/merce
com/mer′/cial
com/mis′/sion

com/mis′/sion/er
com/mit′/ted
com/mit′/tee

com/mit′/tee/men
com/mod′/i/ties
com′/mon/place

com′/mon/sense
com′/mon/wealth
com′/mu/nal

com/mu′/ni/cant
com/mu′/ni/cate
com/mu/ni/ca′/tion

com′/mu/nis/tic
com/mu′/ni/ty
com/pact′/ness

com/pan′/ion/a/ble
com/pan′/ion/ship
com′/pa/ra/ble

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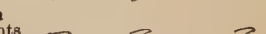
com/par′/a/tive/ly
com/pared′

com/par′/i/son
com/part′/menta
com′/pass



com/pelled′
com′/pen/sa/ted
com/pen/sa′/tion

com′/pe/tence
com′/pe/tent
com/pet′/ing

com/pe/ti′/tion
com/pet′/i/tors
com/pi/la′/tion

com/pile′
com/pil′/ing
com/plain′

com/plaints′
com/plete′
com/plete′/ly

com/plete′/ness
com/ple′/tion
com/plex′

com/pli′/ance
com/pli/men′/ta/ry
com′/pli/ments

com/pos′/ing
com/po/si′/tion
com/pre/hend′

com/pre/hen′/sive
com/pressed′
com/pris′/ing

com′/pro/mise
comp/trol′/ler
com′/rades

com'/rade/ship
con'/cave
con/ced'/ed

con'/cen/tra/ted
con'/cen/tra/ting
con/cen/tra'/tion

con/cep'/tion
con/cern'/ing
con/ces'/sion

con/cise'
con/clu'/sion
con/clu'/sive/ly

con/crete'
con/demned'
con/den/sa'/tion

con/dense'
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con/duc'/tor

con'/duit
con/du/let'
con/fec'/tion/ers

con'/fi/dence
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con'/fi/dent/ly

con/fined'
con/fir/ma'/tion
con/firmed'

con/form'/i/ty
con/found'
con/fu'/sion

con/ge'/ni/al
con/ges'/tion
con/grat'/u/late

con'/gress
con/gres'/sion/al
con/junc'/tion

con/nect'/ed
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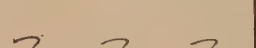
con'/quer/ing
con'/quest
con'/science

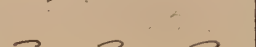
con'/science/less
con/sci/en'/tious
con/sci/en'/tious/ly



con/sci/en'/tious/ness
con'/scious
con/sec'/u/tive

con/sen'/sus
con'/se/quence
con'/se/quent

con/se/quen'/tial
con'/se/quent/ly
con/ser/va'/tion

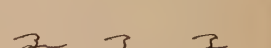


con/serv'/a/tism
con/serv'/a/tive
con/serve'

con/sid'/er/a/ble
con/sid/er/a'/tion
con/sid'/ered

con/signed'
con/sign/ee'
con/sign'/ment

con/sign'/or
con/sist'
con/sist'/en/cy



con/sist'/ent
con/sist'/ent/ly
con/sol'/i/dat/ed

con/spic'/u/ous
con/spic'/u/ous/ly
con/spir'/a/cy

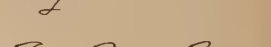
con'/stant/ly
con/stit'/u/ents
con'/sti/tutes

con/sti/tu'/tion
con/strained'
con/struc'/tion

con/struc'/tive
con/struc'/tive/ly
con'/sul

con/sul/gen'/er/al
con/sult'
con/sult'/ing

con/sul/ta'/tion
con/sumed'
con/sum'/ers



con/sump'/tion
con/ta'/gious
con/tained'

con/tain'/er
con/tam'/i/nat/ed
con'/tem/plat/ing

con'/tem/plate
con/tem/pla'/tion
con/tempt'/i/ble

con/tend'/ing
con/tent'
con/ten'/tion

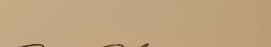
con'/tests
con/ti/nen'/tal
con/tin'/gen/cy

con/tin'/gent
con/tin'/u/al/ly
con/tin'/u/ance

con/tin'/ue
con/tin'/ued
con/tin'/u/ous

con'/tours
con'/tra/band
con/trac'/tor

con'/tracts
con/tra/dic'/tion
con'/tra/ry



con/trib'/ute
con/trib'/u/ted
con/tri/bu'/tion

con/triv'/ance
con/trolled'
con'/tro/ver/sies

con/va/les'/cent
con/ven'/ience
con/ven'/ient

con/ven'/ient/ly
con/ven'/tion
con/ver'/sant

con/ver/sa'/tion
con/ver'/sion
con/vert'/ed

con/vert'/i/ble
con/vey'/ance
con/veyed'

con/vict'/ed
con/vinced'
con/vinc'/ing/ly

co-op'/er/at/ing
co/op'/er/a/tion
co/or'/di/nat/ed

co/part'/ner/ship
cop'/per
cop/y

cop'/y/right
cor'/dial
cor'/dial/ly

cork
corn
cor'/ner

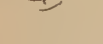
cor/nets'
cor'/po/rate
cor/por/a'/tion

corps
cor/rect'
cor/rect'/ed

cor/rec'/tion
cor/rect'/ly
cor/rect'/ness

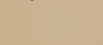
cor/re/la'/tion
cor/re/spond'
cor/re/spond'/ence

cor/re/spon'/dents
cor/re/spond'/ing
cor/ro'/sive



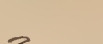
cor'/ru/gat/ed
Cort'/landt
co/run'/dum

cos/mo/pol'/i/tan
cot'/tage
cot'/tag/er



cot'/ton
couch'/es
Cough'/en/our

coun'/cil
coun'/sel
coun'/ter



coun'/ter-bal'/ance
coun'/ter-cur'/rent
coun'/ter/feit

coun'/ter/signed'
coun'/try
coun'/ty

cou'/pled
cou'/pon
court

cour'/te/ous/ly
cour'/te/sy
cous'/ins

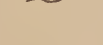
cov'/ered
cov'/er/ing
cow'/ard/ice

crafts'/man
crank
crank-case

cre/at'/ing
cre/a'/tion
cre/a'/tive

crea'/tures
cre/den'/tials
cred/i/bil'/i/ty

cred'/it
cred'/it/a/ble
cred'/it/ed



cred'/it/ors
cre'/o/sot/ed
crim'/i/nal

crim'/i/nal/ly
cris'/co.
cri'/sis

crisp'/ness
cri/te'/ri/on
crit'/ic

crit'/i/cal
crit'/i/cism
crit'/i/cized

crock'/er/y
cru'/ci/ble
crude

cruis'/er
crushed
crys'/tal

crys'/tal/line
cul'/mi/nat/ing
cul'/ti/vate

cul'/ti/vat/ing
cul'/ti/va/tor
cul'/ture

cu'/mu/la/tive
cur'/a/tive
cu/ri/os'/i/ty

cu′/ri/ous
cur′/ren/cy
cur′/rent

cur/ric′/u/lum
cur′/so/ry
cur/tailed′

cur′/tain
curve
cush′/ion

cus′/tom
cus′/tom/a/ry
cus′/tom/er

cu′/tox
cut′/ler/y
cut′/out

cut′/ter
cy′/cle
cy/clo/pe′/di/a

cyl′/in/der
cyl′/in/ders
cyl/in′/dri/cal

cy′/press
cys/ti′/tis
dam′/age

Da /mar′
dan′/ger/ous
dan′/ger/ous/ly

da′/ta
day in
day out

De/a′/bler
deal′/er
debt′/or

dec′/ades
de/ceased′
de/ceit′

de′/cent/ly
de/cid′/ed/ly
de/ci′/sion

de/ci′/sive
dec/la/ra′/tion
de/clare′

de/cline′
dec/o/ra′/tions
dec′/o/ra/tive

de/co′/rous/ly
de/crease′
de/duct′/a/ble

de/duc′/tion
deep′/er
de/fal/ca′/tion

de/fault′
de/feat′
de/fec′/tive

de/fects′
de/fend′
de/fend′/ant

de/fer′
de/ferred′
de/fi′/cien/cy

de/fi′/cient
def′/i/cit
de/fine′

def′/i/nite
def′/i/nite/ly
de/formed′

de/for/ma′/tion
deg/ra/da′/tion
de/gree′

de/layed′
Del′/co
del′/e/gate

de/lib′/er/ate
del′/i/ca/cy
del′/i/cate

de/li′/cious
de/light′
de/light′/ful

de/lin′/quent
de/lir′/i/um
de/liv′/ered

de/liv′/er/ies
de/liv′/er/y
dem/a/gog′/ic

de/mands′
de/moc′/ra/cy
dem′/on/strate

dem/on/stra′/tion
de/mor′/al/ized
de/ni′/al

de/nied′
de/nom′/i/na/tion
de/note′

de/nounce′
de/part′/ment
de/par′/ture

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de/pend′/a/bly

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de/pend′/ent

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de/pre/ci/a′/tion

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de/pres′/sion
de/prived′

der/i/va′/tion
de/rive′
de/riv′/ing

Der'/ma/type
Der'/max
de/scent'

de/scribe'
de/scrip'/tion
de/scrip'/tive

de/serv'/ing
des'/ig/nate
des/ig/na'/tion

de/signed'
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de/sired'
de/sir'/ous
desks

des/o/la'/tion
des/pair'
des/patch'/er

des'/per/ate
des/ti/na'/tion
des'/ti/ny

des'/ti/tute
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des/truc'/tive
des'/ul/to/ry
de/tached'

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de'/tails

de/tect'/ed
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de/tec'/tive

de/te'/ri/o/rate
de/ter/mi/na'/tion
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de/terred'
de/tract'

dev'/as/tat/ing
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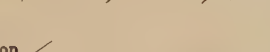
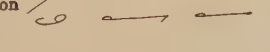
de/vot'/ed
de/vo'/tion



di'/a/be/tes
di/ag/nose'
di/ag/no'/sis

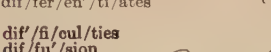


di'/a/gram
di/am'/e/ter
di'/a/mond

dic'/ta/tor
dic'/tion/a/ry
dies

di/et
dif'/fer/ence
dif/fer/en'/ti/ates

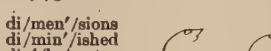
dif'/fi/cul/ties
dif/fu'/sion
di/gest'/ed



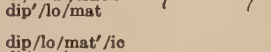
dig'/ni/ty
dil'/i/gence
dil'/i/gent

di/men'/sions
di/min'/ished
dip'/lo/mat

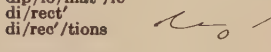
dip/lo/mat'/ic
di/rect'
di/rec'/tions



di/rect'/or/ate
di/rec'/tors
di/rec'/to/ry

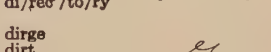


dirge
dirt
dis/a/bil'/i/ty

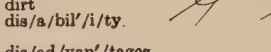


dis/ad/van'/tages
dis/a/gree'/a/ble
dis/ap/point'/ed

dis/ap/point'/ment
dis/ap/prov'/al
dis/ar/range'

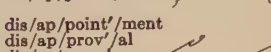


dis/as'/trous
dis/a/vow'/al
dis/burse'/ments

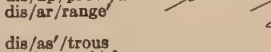


dis/card'
dis/cern'/ment
dis/charge'

dis'/ci/pline
dis/close'
dis/col/or/a'/tion

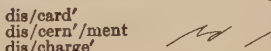


dis/col'/ored
dis/com'/fort
dis/com'/forts



dis/con/tent'/ed
dis/con/tin'/ued
dis'/counts

dis/cour'/age/ment
dis/cour'/ag/ing
dis'/course

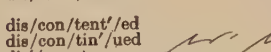


dis/cov'/ered
dis/cred'/it
dis/crep'/an/cy

dis/cre'/tion
dis/crim'/i/nat/ing
dis/crim/i/na'/tion

discs
dis/cussed'
dis/cus'/sion

dis/ease'
dis/grace'
dis/grace'/ful



dis/guised'
dis/gust'/ing
dis/hon'/es/ty

dis/hon'/ored
dish'/wash/er
dis/in/fect'/ant

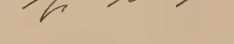
dis/in'/ter/est/ed
dis'/mal
dis/miss'/al

dis/o/be'/di/ence
dis/or'/ders
dis/or'/gan/ized

dis/pas'/sion/ate
dis/patch'
dis/pel'/ling

dis/pense'
dis/pers'/al
dis/placed'

dis/place'/ment
dis/play'
dis/pos'/al



dis/posed'
dis/po/si'/tion
dis/pos/sessed'

dis/put'/ed
dis/re/gard'
dis/sat'/is/fied

dis/sem'/i/nat/ing
dis/sim'/i/lar
dis'/tance

dis'/tant
dis/taste'/ful
dis'/til/late

dis/til/la'/tion
dis/tinct'/ly
dis/tinc'/tion

dis/tinc'/tive
dis/tin'/guish/able
dis/tin'/guished

dis/tract'/ed
dis/tres'/sing
dis/trib'/ute

dis/tri'/but/ed
did/tri'/but/ing
dis/tri/bu'/tion

dis/tri'/bu/tor
dis'/trict
dis/trust'

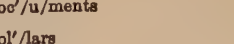
dis/turb'/ance
di/u/ret'/ic
di/ver'/gent

di/ver'/si/fi/ers
di/ver'/si/ty
di/vert'

div'/i/dend
di/vi'/sion
di/vorce'

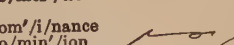
doc'/tor
doc'/trines
doc'/u/ments

dol'/lars
do/main'
do/mes'/tic



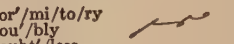
dom'/i/nance
do/min'/ion
dor'/mant

dor'/mi/to/ry
dou'/bly
doubt'/less

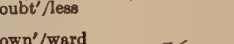


down'/ward
draft
drafts

drafts'/man
drain'/age
dra'/per/y



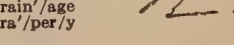
dras'/tic
drawn
draw'/ings



dream'/er
dress'/mak/ing
dri'lled

drill'/ing
drink'/ing
drive-axle

drive'/way
driv'/ing
drone



drudg'/er/y
drug'/gist
drum'/mer

dum'/mies
dun'/ning
du'/plex

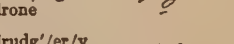
du'/pli/cate
du'/pli/ca/ted
du/pli/ca'/tion

du'/pli/ca/tor
du/ra/bil'/i/ty
du'/ra/ble

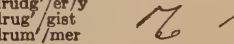
du/ra'/tion
du'/ties
dwel'/lers

dwell'/ing
dyes
dy'/na/mite

ear'/li/er
ear'/li/est
ear'/nest/ly



ear'/nest/ness
earn'/ings
earth



eas'/i/er
eas'/i/est
east'/ern

eat'/en
ec/cen'/tric
ec/cle/si/as'/tic

e/co/nom'/i/cal
e/co/nom'/i/cal/ly
e/co/nom'/ics

e/con'/o/mize
e/con'/o/my
Ed/mo'/na

e/di'/tion
ed/i/to'/ri/al
ed/u/ca'/tion

ed/u/ca'/tion/al
ed'/u/ca/tor
ef/fec'/ted

ef/fec'/tive
ef/fec'/tive/ness
ef/fec'/tu/al/ly

ef/fi'/cien/cy
ef/fi'/cient
ef'/fort

Ein'/stein
ei'/ther
e/jec'/tors

e/lab'/o/rate
e/lapse'
e/las'/tic

e/las/tic'/i/ty
e/lec'/tion
e/lec'/tric

e/lec'/tri/cal
e/lec/tri'/cian
e/lec'/tro/type

el'/e/gance
el'/e/gan/cies
el'/e/gant

el/e/men'/ta/rv
el'/e/ments
el'/e/vate

el'/e/va/tor
El'/gin
el'/i/gi/ble

e/lim'/i/nant
e/lim'/i/nate
e/lim'/i/nat/ed

e/lim'/i/nates
e/lim'/i/nat/ing
e/lim/i/na'/tion

el/lip'/ti/cal
el/o/cu'/tion/a/ry
el'/o/quence

else'/where
e/lu'/sive
em'/a/nate

em/bank'/ment
em/bar'/rassed
em/bar'/ras/sing

em/bar'/rass/ment
em/bez'/zle
em/bod'/ied

em/bod'/y/ing
em/broid'/ered
em'/er/ald

e/mer'/gen/cies
e/mer'/gen/cy
em'/i/nen/ces

em'/i/nent/ly
e/mo'/tion
em'/per/or

em'/pha/size
em/phat'/i/cal/ly
em'/pire

em/ploy'/ers
em/ploy/es'
em/pow'/er

em'/u/late
en/a'/bled
en/am'/el

en/am'/eled
en/close'
en/clos'/ure

en/coun'/ter
en/coun'/tered
en/cour'/aged

en/cum'/brance
en/cy/clo/pe'/di/a
en/cy/clo/pe'/dic

en/deav'/or
en/deav'/or/ing
end'/less

en/dow'/ment
en/dur'/ance
en/dured'

en'/e/mies
en/er/get'/ic
en'/er/gies

en/force'/ment
en/gage'
en/gage'/ment

en/gin/eered'
en/gin/eers'
en'/gines

Eng'/lish
en/graved'
en/grav'/ing

en/gross'
en/hance'
en/join'

en/joy'/a/ble
en/joy'/ment
en/larged'

en/large'/ment
en/light'/en/ing
en/list'

en/list′/ment
e/nor′/mous
en/rolled′

en/rol′/ling
Ens′/ley
en/sue′

en/su′/ing
en/tails′
en′/ter/ing

en′/ter/prise
en′/ter/pris/es
en/ter/tain′

en/ter/tain′/ment
en/thu′/si/asm
en/thu′/si/as/tic

en/thu′/si/asts
en/tire′/ly
en/ti′/tled

en′/trance
en′/tries
en/trust′/ed

e/nu′/mer/ate
e/nu′/mer/a/tor
en′/vel/ope

en′/vi/a/ble
en/vi′/ron/ment
en/vi′/rons

ep/i/dem′/ic
ep′/i/gram
e′/qual

e/qual′/i/ty
e/qua′/tion
e/qui/lib′/ri/um

e/quip′/ment
e/quipped′
eq′/ui/ta/ble

eq′/ui/ty
e/quiv′/a/lent
e/rased′

e/ras′/ure
e/rec′/tion
er/ro′/ne/ous/ly

er′/ror-proof
er′/rors
es/caped′

es/pe′/cial/ly
es/quire′
es/sen′/tial

es/sen′/tial/ly
es/tab′/lish
es/tab′/lished

es/tab′/lish/ing
es/tab′/lish/ment
es/tate′

es′/ti/mate
etc
e/ter′/nal

eth′/i/cal
eth′/ics
et/y/mol′/o/gy

e/vac/u/a′/tion
e/vade′
e/vap/o/ra′/tion

e/va′/sive/ly
eve′/ning
e/vent′

e/ven′/tu/al/lv
Ev′/er/ett
ever/last′/ing

ev/er/mount′/ing
ev′/er/y/bod/y
ev′/er/y/day

ev′/er/y/where
ev′/i/dence
ev′/i/dent/ly

ev′/o/lu/tion
e/volved′
ex/act′/ly

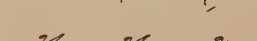
ex/ag/ger/a′/tion
ex/am/i/na′/tion
ex/am′/ined

ex/am′/ple
ex/as′/per/at/ing
ex/ca/va′/tion

ex/ceed′
ex/ceed′/ing/ly
ex′/cel/lence

ex′/cel/lent
ex/cel′/si/or
ex/cep′/tion/al

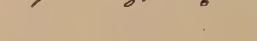
ex/cep′/tion/al/ly
ex/cess′
ex/cess′/ive



ex/change′
ex/cite′/ment
ex/claim′

ex/clu′/sion
ex/clu′/sive
ex/clu′/sive/ly

ex/cur′/sions
ex/cuse′
ex′/e/cut/ed



ex/ec′/u/tive
ex/ec′/u/tors
ex/ec′/u/trix

ex/emp′/tion
ex′/er/cise
ex′/er/cised

ex/er′/tion
ex/haust′/ed
ex/haus′/tive

ex/hib′/it
ex/hil′/a/rat/ing
ex′/i/gen/cies

ex/ist′/ence
ex/ists′
ex/or′/bi/tant

ex/pand′/ing
ex/pan′/sion
ex/pan′/sive

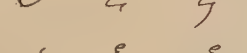
ex/pec/ta′/tions
ex/pect′/ing
ex/pe′/di/ent

ex′/pe/dite
ex/pe/di′/tious/ly
ex/pend′

ex/pend′/i/ture
ex/pense′
ex/pen′/sive

ex/pe′/ri/ence
ex/per/i/men′/tal
ex/per′/i/ment/ing

ex′/pert
ex/pi/ra′/tion
ex/pire′



ex/plain′
ex/pla/na′/tion
ex/plan′/a/to/ry

ex/plic′/it/ly
ex′/ploit
ex/plo′/sive

ex/plo/ra′/tion
ex/port′/ed
ex/port′/ers

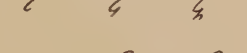
ex/pose′
ex/po/si′/tion
ex/po′/sure

ex/press′
ex/press′/age
ex/pressed′

ex/press′/ing
ex/pres′/sion
ex/tend′

ex/ter′/mi/nate
ex/tin′/guish
ex′/tra

ex/tract′
ex/traor′/di/na/ry
ex/trav′/a/gance



ex/treme′/ly
ex′/tri/cate
eye′/sight

fab′/rics
fa/cil′/i/tate
fa/cil′/i/ties

fa/cil′/i/ty
fac/sim′/i/le
fact

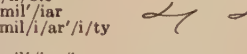
fac′/tor
fac′/to/ry
fac′/ul/ty

fail′/ure
fair′/y
faith′/ful/ly

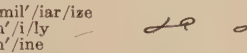
false
fal′/si/ty
fal/la′/cious

fal′/li/ble
fa/mil′/iar
fa/mil/i/ar′/i/ty

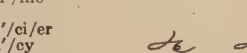
fa/mil′/iar/ize
fam′/i/ly
fam′/ine



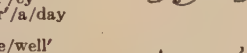
fan′/ci/er
fan′/cy
Far′/a/day



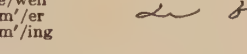
fare/well′
farm′/er
farm′/ing



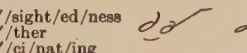
far′/sight/ed/ness
far′/ther
fas′/ci/nat/ing



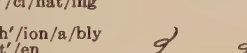
fash′/ion/a/bly
fast′/en
fa/tal′/i/ties



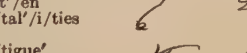
fa/tigue′
fau′/cet
fault′/less



fa′/vor/a/ble
fea′/si/ble
feath′/er



fea′/ture
fed′/er/al
fe/lic′/i/ty

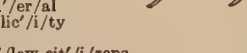


fel′/low cit′/i/zens
fel′/low men
fend′/er

fer/men/ta′/tion
fer′/ti/liz/ers
few′/er

fi/as′/co
fi′/bers
fic′/tion

fi/del′/i/ty
field
fierce′/ness

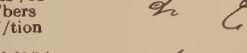


fig′/ur/a/tive/ly
fig′/ure
filed

fil′/ing
filled′
fil′/ter/ing

fi′/nal/ly
fi/nance′
fi/nan′/cial

fi/nan′/cial/ly
fin/an/cier′
fi/nanc′/ing



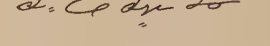
find'/er
fin'/est
fin'/ger

fin'/ished
fin'/ish/ing
fire'-crack/ers

fire'-place
Fire'/stone
fir'/ma/ment

firm'/ly
first-class
fis'/cal

fish'/er/man
fixed.
fix'/tures



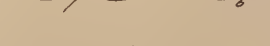
flange
flan'/nel
flash'/er

flat tone
flex/i/bil'/i/ty
flex'/i/ble

flick'/er
flint
floors

flour
flour'/ish/es
fluc'/tu/ate

fluc'/tu/at/ing
fluc/tu/a'/tion
flu'/ent

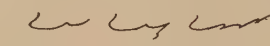


flu'/ent/ly
fluff'/i/er
flu'/id

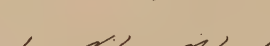
flut'/ter
f.o.b
fold'/er

fo'/li/age
fo'/li/o
fol'/low/ing

food'/stuffs
fool'/ish
fools'/cap



forced
force'/ful
for'/ci/bly



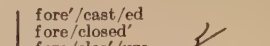
for'/feit/ed
forg'/er
forg'/es

fore/go'/ing
for'/eign
fore'/man

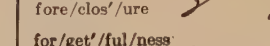
fore'/most
fore/see'
fore'/sight

for'/ests
for/ev'/er
for/ev'/er/more

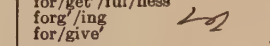
fore'/cast/ed
fore/closed'
fore/clos'/ure



for/get'/ful/ness
forg'/ing
for/give'

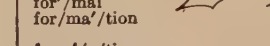


for/got'/ten
for'/mal
for/ma'/tion



form'/a/tive
for'/mer/ly
for'/mu/late

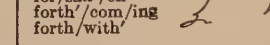
for/sak'/en
forth'/com/ing
forth/with'



for'/tu/nate
for'/tu/nate/ly
for'/tune

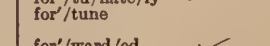
for'/ward/ed
fos'/sil
fou/lard'

foun/da'/tion
found'/ed
found'/ers

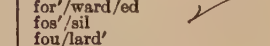


foun'/dry
foun'/tain
frac'/tion

frac'/ture
frag'/ile
frag'/ment

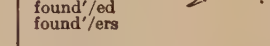


frag'/men/ta/ry
frag'/ments
fra'/grant

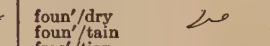


frail
framed
frame'/work

fram'/ing
France
fran'/chise

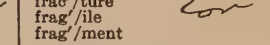


Frank'/ford
Frank'/lin
franked

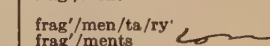


frank'/ly
fra/ter'/nal
fraud'/u/lent

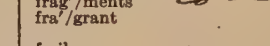
free'/dom
free'/ly
freez'/es



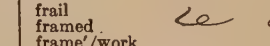
freight
fren'/zy
fre'/quent



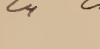
fre'/quent/ly
fresh
fric'/tion



fric'/tion/al
friend'/li/ness
friend'/ly



friend′/ship
Fris′/bie
friv′/o/lous



frost
fru/gal′/i/ty
fruit

fruit′/ful
fruit′/less
fry′/er

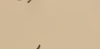
fu′/el
ful′/filled.
ful′/ly

fu′/mi/gate
func′/tion
func′/tion/ing

fun/da/men′/tal
funds
fur′/nace

fur′/nish
fur′/nished.
fur′/nish/ing

fur′/nish/ings
fur′/ni/ture
fur′/ther



fur′/ther/more
fu′/sel oil
fu′/ture

gain′/ful
gal′/ler/y
gal′/lon

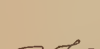
gal′/van/ized
gar/ages′
gar′/bage

gar′/den
gar′/goyle
gar′/ments

gar′/nish/ment
gas′/o/line
gas′/kets

gas′/team
gate′/way
gath′/er

ga/zette′
gear
gel′/a/tin

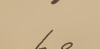


gen′/er/at/ing
gen/er/a′/tion.
gen/er/a′/tors

gen′/ius
gen′/tile
gen′/tle/man

gen′/tle/men
gen′/u/ine
gen′/u/ine/ness

ge/o/graph′/i/cal
ge/og′/ra/phy
ge/ol′/o/gy



ge/o/met′/ric
Ger′/man
ges′/ture

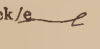
gey′/ser
gift
Gil/lotts′

gin′/ger
ging′/ham
gird′/ers

girls
glad′/ness
glass/es

glass′/ware
glid′/ing
glimpse

glis′/ten/ing
Globe-Wer′/nick/e
glo′/ri/ous



gloss
gloves
goal

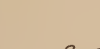
go′/ing
gold′/en
Go/li′/ath

Good′/rich
gos′/pel
gos′/sip

got′/ten
gov′/erned
gov′/ern/ment

grad′/ed
grad′/grinds
gra′/di/ent

grad′/u/al
grad′/u/ates
grad/u/a′/tion



grain
gram′/mar
gram/mat′/i/cal/ly

gran′/deur
grand′/fa/ther
grand′/moth/er

gran′/ite
grant
grant′/or

gran′/u/lat/ed
gran′/ules
grape′/fruit

grape′/lade
graph′/ic/al/ly
graph′/ite

graph′/o/phone
grap′/ples.
grate

grate′/ful
grat/i/fi/ca′/tion
grat′/i/fy/ing

gra'/tis
grav/i/ta'/tion
grav'/i/ty

greas'/es
great'/er
great'/est

grieve
green
grid'/iron

grief
griev'/ance
grieves

griev'/ous
grind'/stone
grit'/ty

gro'/cer
groove
gross

grouch
ground'/work
growl'/ing/ly

growth
grudg'/ing
grum'/blers

grum'/bling
guar/an/tee'
guard

guard'/i/ans
guid'/ance
guilt'/y

gut'/ters
gym/na'/si/um
hab/i/ta'/tion

hab'/its
ha/bit'/u/al.
Haighs

half/heart'/ed/ly
Hal'/lo/well
Ham'/mer/mill

ham'/pered
ham'/per/ing
hand'/ed

hand'/i/capped
hand'/i/crafts
hand'/i/est

hand'/i/work
hand'/ker/chief
han'/dle

han'/dled
han'/dles
han'/dling

hand'/maid/ens
hand'/some
hand'/some/ly

hand'/y
hap'/pi/er
hap'/pi/ness

hap'/pi/est
hard'/er
hard'/est

hard'/hit/ting
hard'/ship
hard'/ware

hard'/wood
Har'/ley-Dav'/id/son.
har/mo'/ni/ous

har'/mo/nize
har'/mo/ny
har'/ness

Har'/ri/et
harsh'/ness
har'/vest/er

hast'/i/ly
Ha/wai'/ian.
haz'/ard

haz'/ard/ous
head'/quar/ters
head'/way

health
health'/ful
health'/y

heard
heart
heart'/i/ly

heart'/strings
heat'/ers
Heath'/er/lite

hea'/ven
heav'/i/er
heav'/i/ly

hec'/tic
heed'/less
heights

heir
help/er
help'/ful/ness

help'/less/ness
hem'/i/sphere
hem'/lock

hence
Hen/ri/et'/ta
her'/ald

Her/cu/la'/ne/um
Her'/cu/les
here/af'/ter

here'/by
he/red'/i/ty
here/in'

here/in/af'/ter
here/to'
here/to/fore'

here/with'
her/met'/ic/al/ly
hes'/i/tan/cy

hes'/i/tate
hick'/o/ry
high-class

high'/er
high'/est
high-grade

high'/way/men
high'/ways
him/self'

hin'/drance
hinge
hints

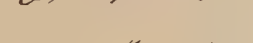
hired
his/to'/ri/ans
his'/to/ry

hi'/ther/to
hodge'/podge
hoist

hold'/ings
hol'/i/day
home'/com/ing

hon'/est/ly
hon'/es/ty
hon'/or

hon'/or/a/ble
hope'/less/ly
horde



ho/ri'/zon
hor/i/zon'/tal
horn'/y-fist'/ed

hor'/ri/ble
hor'/rors
horse'-pow/er

ho'/sier/y
hos'/pi/tal
hos/pi/tal'/i/ty

hos/til'/i/ties
ho/tels'
hot'/house

house'/hold
house'/wife
how/ev'/er

hu'/man
hu/man/i/ta'/ri/an/ism
hu/man'/i/ty

hum'/ble
hu/mid'/i/ty
hu/mil/i/a'/tion

hun'/dreds
hun'/gry
hur'/ry

hus'/band
hus'/tle
hy/drau'/lic

hy'/gi/ene
hy/gi/en'/ic.
hy'/phen

hy/po/der'/mic
hy/poth'/e/sis
i/de'/a

i/de'/al/ists
i/de'/al/ized.
i/de'/al/ly

i/de'/al
i/den'/ti/cal.
i/den/ti/fi/ca'/tion

i/den'/ti/fied
i/den'/ti/ty
i/dle'/ness

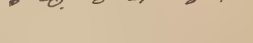
ig/nit'/ed
ig/ni'/tion
ig'/no/rance

ig'/no/rant
ig/nore'
il/le'/gal

il/leg'/i/ble
il/lic'/it
il/lit'/er/ate

ill'/ness
il/lu'/mi/nant
il/lu'/mi/nat/ed

il/lu/mi/na'/tion
il/lus'/trate
il/lus'/tra/ted



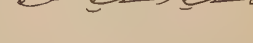
il/lus/tra'/tion
il/lus'/tra/tive
im/ma/te'/ri/al

im/mi/gra'/tion
im/me'/di/ate/ly
im/mense'

im/mer'/sion
im/mi/gra'/tion.
im/mo/ral'/i/ty

im/mu'/ni/ties
im/mu'/ta/ble
im/paired'

im/pal'/pa/ble
im/part'/ed
im/par'/tial

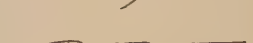


im/pa'/tience
im/pa'/tient
im/ped'/i/ments

im/per'/a/tive
im/per/fec'/tions
im/pe'/ri/al

im'/ple/ment
im/pli/ca'/tion
im/plies'

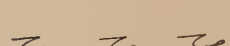
im/por'/tance
im/por/ta'/tion
im/port'/er



im/por/tu'/ni/ty
im/posed'
im/pos/si/bil'/i/ty

im/pos′/si/ble
im′/po/tent
im/preg′/nat/ed

im/pres′/sed
im/pres′/sion
im/pres′/sive



im/print′/ed
im/prob′/a/ble
im/prop′/er

im/prop′/er/ly
im/prove′/ment
im′/pulse

im/pu′/ni/ty
im/pu′/ri/ties
in/a/bil′/i/ty

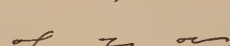
in/ac′/cu/ra/cy
in/ac′/tive
in/ad′/e/quate

in/ad/vert′/ent/ly
in/as/much′
in/au′/gu/rat/ed

in/cal′/cu/la/ble
in/can/des′/cent
in/cen′/tive

in/ces′/sant
in/ces′/sant/ly
in′/ci/dent

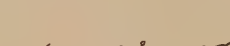
in/ci/den′/tal
in/ci/den′/tal/ly
in/cli/na′/tion



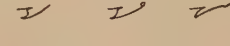
in/clined′
in/clude′
in/clu′/sion

in/co/her′/ence
in′/come
in/com′/pa/ra/bly

in/com/pat′/i/ble
in/com′/pe/tent
in/com/plete′



in/con/ceiv′/a/ble
in/con/se/quen/ti/al′/i/ties
in/con/sis′/ten/cy



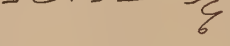
in/con/tro/vert′/i/ble
in/con/ven′/ience
in/con/ven′/ienced

in/con/ven′/ient/ly
in/cor′/po/rate
in/cor′/por/at/ed

in/cor/rect′
in/crease′
in/creas′/ing

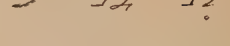
in/cred′/i/ble
in/crim′/i/nate
in/cu/ba′/tion

in/cur′/red
in/cur′/ring
in/debt′/ed



in/debt′/ed/ness
in/de/fen′/si/ble
in/def′/i/nite

in/dem′/ni/fies
in/dem′/ni/ty
in/den/ta′/tion



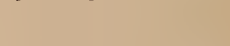
in/de/pend′/ence
in/de/pend′/ent
in/de/struct′/i/ble

in′/dex
in′/di/cate
in/di/ca′/tion

in/dic′/a/tive
in/dif′/fer/ence
in/di/ges′/tion

in/dig′/nant
in/di/rect′
in/dis/creet′

in/dis/crim′/i/nate
in/dis/pen′/sa/ble
in/dis′/pu/ta/ble



in/di/vid′/u/al
in/di/vid/u/al′/i/ty
in′/do/lence

in′/door
in/dorse′
in/duce′/ment

in/dus′/tri/al
in/dus′/tri/al/ists
in/dus′/tri/ous

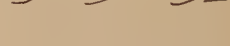
in′/dus/tries
in/ef/fec′/tive
in/ef/fi′/cient

in/ef/fi′/cien/cy
in/er′/ti/a
in/es′/ti/ma/ble

in/ev′/i/ta/ble
in/ex/cus′/a/ble
in/ex/pen′/sive

in/ex/pen′/sive/ly
in/ex/pe′/ri/enced
in/ex′/pli/ca/ble

in/ex/press′/i/ble
in/ex′/tri/ca/bly
in′/fan/cy



in′/fan/try
in/fec′/tion
in′/fer/enc/es

in/fe′/ri/or
in/fe/ri/or′/i/ty
in′/fi/nite

in/fin/i/tes′/i/mal
in/flat′/ed
in′/flu/ence

in/for′/mal
in/for/ma′/tion
in/form′/ed

in/fre'/quent
in/fringed'
in/fringe'/ment

in/gest'/ed
in/gre'/di/ent
in/hab'/it/ant

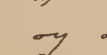
in/her'/ent
in/her'/it/ance
in/hu/man'/i/ty

in/i'/tial
in/i'/ti/a/tive
in/ject'/ed

in/junc'/tion
in'/jured
in'/ju/ries

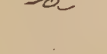
in/ju'/ri/ous
in'/land
in'/ner

in/no/va'/tion
in/nu'/mer/a/ble
in/quired'

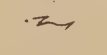


in/quir'/er
in/quir'/y
in/quis'/i/tive

in/scrip'/tion
in/sep'/a/ra/ble
in/sert'/ing



in/ser'/tion
in/sig/nif'/i/cant
in/sin/cer'/i/ty



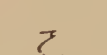
in/sist'
in/so/far'
in/sol'/vent

in/som'/ni/a
in/spect'/ing
in/spec'/tion

in/spec'/tor
in/spired'
in/stal/la'/tion

in/stalled'
in/stal'/ment
in'/stances

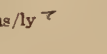
in'/stant
in/stan/ta'/ne/ous/ly
in'/stant/ly



in/stead'
in/stinct'
in'/sti/tute

in/sti/tu'/tion
in/struct'
in/struc'/ted

in/struc'/tion
in/struc'/tive
in/struc'/tor



in'/stru/ment
in/stru/men/tal'/i/ties
in/suf/fi'/cient

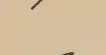
in'/su/lat/ed
in/su/la'/tion
in'/su/la/tors

in/sur'/a/ble
in/sur'/ance
in/sure'

in/sured'
in/tact'
in'/te/gral

in'/te/gral/ly
in/teg'/ri/ty
in/tel/lec'/tu/al

in/tel'/li/gence
in/tel'/li/gi/ble
in/tend'



in/tense'/ly
in/ten'/si/fied
in/ten'/si/ty

in/ten'/sive
in/ten'/tion
in/ter/change'/a/ble

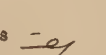
in'/ter/course
in'/ter/est
in'/ter/est/ed

in'/ter/est earn'/ing
in'/ter/est/ing
in'/ter/est/ing/ly

in/ter/fere'
in/te'/ri/or
in/ter/lined'

in/ter/mar'/ri/ages
in/ter/me'/di/ate
in/ter/mit'/tent

in/ter/nal-gear
in/ter/na'/tion/al
in/ter/pole'



in/ter/po/si'/tion
in/ter/pre/ta'/tion
in/ter/rog'/a/tive

in/ter/rupt'/ed
in/ter/rup'/tion
in/ter/sec'/tion

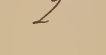
in'/ter/state
in/ter/twin'/ing
in'/ter/view/ing

in/ter/wov'/en
in'/ti/mate
in'/tra/state

in'/tri/cate
in/trin'/sic
in/tro/duc'/tion

in/tro/duc'/to/ry
in/tu'/i/tive
in/vad'/ed

in/val'/u/a/ble
in/va'/ri/a/ble
in/va'/ri/a/bly



in/va′/sion
in/ven′/tion.
in/ven′/tor

in/ven/to′/ri/al
in′/ven/to/ry
in/vert′/ed

in/vest′/ed
in/ves′/ti/gat/ed
in/ves/ti/ga′/tions

in/vest′/ment
in/ves′/tor
in/vig/o/ra′/tion

in/vis′/i/ble
in/vi/ta′/tions
in′/voice

in/voke′
in/volve′
in′/ward

iron′/bound
ironed
ir/rec/on/cil′/a/ble

ir/reg′/u/lar
ir/rel′/e/vant
ir/re/spec′/tive

ir/rev′/er/ent
ir′/ri/tates
ir′/ri/tat/ing

ir/ri/ta′/tion
is′/land
i/so/la′/tion

i′/so/prene
is′/sue
I/tal′/ian

i/tal′/i/cize
i′/tem/ized
i′/tems

i/tin′/er/a/ry
it/self′
I′/vo/ry/dale

jack′/et
jar′/gon
jaun′/ty

jaz/zer/oo′
jeal′/ous
jeal′/ous/y

Jean (Zhän)
Jeanne (Jēn)
jew′/el/er

jinx
job′/bers
John′/son

joint
Josh′/u/a
jour′/nal

jour′/ney
joy′/ful/ly
joy′/ous/ly

judg′/ment
ju/di′/cial
ju/di′/cious/ly

juice
Jul′/ius
jum′/bled

jumped
junc′/tion
ju/ris/dic′/tion

ju′/ry
jus′/tice
jus/ti/fi/ca′/tion

just′/ly
just′/ness
keen′/ly

Kei′/ser
Kelt′/ner
Kemps

Ken′/neth
ker′/o/sene
key′/board

key′/less
key′/note
key′/stone

kil′/led
kiln
kin′/der/gar/ten

kind′/est
kind′/ly
kind′/ness

kin′/dred
kinks
knead

knives
knock
knock-down

knots
knowl′/edge
Kosh′/lands

Krit′/ler
la′/beled
lab′/o/ra/to/ries

la′/bor/er
lac′/quer
lake

lam′/ent/a/bly
lamps
lands

Land′/over
lan′/guage
lan′/tern

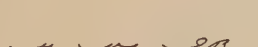
lapsed
lard
large′/ly

larg′/est
lat′/est
lath

lat'/i/tude
laugh
laugh'/ter

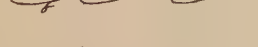
laun'/der/ing
laun'/dry
lau'/rel

law'/ful/ly
law'/yer
lay'/outs



la'/zi/ness
lead'/ed
lead'/er/ship

lead'/ing
leaf'/let
learn



learned
learn'/ing
leased

leas'/ing
leath'/er
lec'/ture

ledg'/er
leg'/a/cy
le'/gal

le/gal'/i/ty
la/ga'/tion
leg/i/bil'/i/ty

leg/is/la'/tion
leg'/is/la/tive
leg'/is/la/ture

le/git'/i/mate
lei'/sure
length

length/y
le'/ni/ent
lens'/lite

lens'/es
less'/en
les'/sor

let'/ter
let'/ter/heads
lev'/el

le'/ver
li/a/bil'/i/ty
li'/a/ble

lib'/er/al
lib'/er/al/ism
lib/er/a'/tion

lib'/er/ty
li'/bra/ry
li'/censed

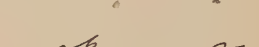
lieu/ten'/ants
life'/time
lift'/ed

light'/en
light'-weight
like'/li/hood

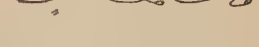
like'/ly
like'/wise
lim'/it/ed

lim/i/ta'/tions
li/mou/sine'
Lin'/coln

Lind'/say
lin'/ger
lin'/ger/ie



lin'/ing
link
link'/up



li/no'/le/um
lin'/o/type
lin'/seed

liq'/uid
liq'/ui/date
liq/ui/da'/tion

liq'/uor
list'/ed
lis'/tened

lit'/er/al/ly
lit'/er/a/ture
lith'/o/graphed

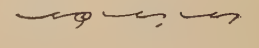
lith/og'/ra/pher
lith'/o/graph/ing
lit/i/ga'/tion

loaf'/ers
lob'/ster
lo/cal'/i/ty

lo'/cal/ize
lo/cat'/ed
lo/ca'/tion

lo/co/mo'/tive
log'/ic
log'/i/cal

log'/i/cal/ly
long
long'/er



lon'/gi/tude
loom
lord

low'/er
loy'/al/ty
lu'/bri/cants

lu/bri/ca'/tion
lu'/cid/ly
lug'/gage

lum'/ber
lunch'/eon
lunk'/heads

lu'/rid
lurk
lus'/tre

lux/u'/ri/ous
lux'/u/ry
lyr'/ics

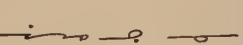
ma/chin'/er/y
ma/chines'
ma/chin'/ist

mad'/am
mag/a/zine'
mag'/is/trate

mag/nan'/i/mous
mag/net'/ic
mag/ne'/to

mag/nif'/i/cent
mag'/ni/fy
mag'/ni/tude

ma/hog'/a/ny
mail'/ing
maim



main/tain'
main/tains'
main'/te/nance

ma/jes'/tic
ma/jor'/i/ty
mal'/le/a/ble

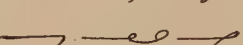
mal/o'/dor/ous
man'/age/ment
man'/ag/er

man'/do/lin
man/ga/nese'
mange

man'/hole
man'/hood
man'/i/cure

man/i/fes/ta'/tion
man'/i/fest/ed
man'/i/fest/ly

man'/i/fold
ma/nil'/a
ma/nip/u/la'/tion



Man/i/to'/ba
man/kind'
man'/slaugh/ter

man'/tles
man'/u/al
man/u/fac'/to/ries

man/u/fac'/ture
man/u/fac'/tur/er
man/u/fac'/tur/ing

man'/u/script
mar'/ble
mar'/cotte

Mar'/gar/et
mar'/gin
mar'/gin/al

ma/rine'
mar'/ket
mar'/ma/lade

mar'/shal
mar'/vel/ous
mar'/vel/ous/ly

Marx
ma'/son
ma'/son/ry

mas'/sa/cre
mas'/ter
ma/te'/ri/al

math/e/mat'/ics
mat'/ter
mat'/tress

ma/tur'/ing
ma/tu'/ri/ty
ma/tu'/ri/ties

max'/ims
max'/i/mum
may'/or

Mc/Cor'/mick
Mc/Nabb'...
mean'/time

mean'/while
mea'/sure/ment
mea'/sures

mea'/sur/ing
me/chan'/i/cal
me/chan'/ics

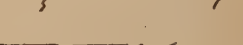
mech'/a/nisms
me/dal'/lion
med'/dling

me/di/ae'/val
med'/i/cal
med'/i/cat/ed

med'/i/cines
me'/di/um
meet'/ing-place

mem'/ber/ship
mem'/oirs
mem'/o/ra/ble

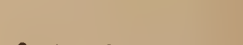
mem/o/ran'/da
me/mo'/ri/al
mem'/o/ries



mem'/o/ry
men'/aced
men'/tal

men'/tal/ly
men'/tion
men'/tioned

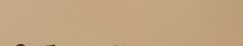
mer'/can/tile
mer'/ce/na/ry
mer'/cer/ized



mer'/chan/dis/ing
mer'/chant
mer'/chant/men

mere'/ly
mer/i/to'/ri/ous
mer'/its

mer'/ri/ment
mes'/sage
mes'/sen/ger



Messrs.
met′/al
me/tal′/lic

me′/ter
me/thod′/i/cal/ly
meth′/ods

met/ro/pol′/i/tan
met′/tle
mi/as/mat′/ic

mi′/crobe
mi′/cro/scope
mid′/dle/man

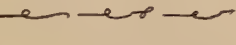
mid′/dle/men
mid-e/las′/tic
mid′/night

mid′-sum/mer
might′/i/est
mile′/age

mil′/i/tant
mil′/i/ta/rism
mil′/i/ta/ry

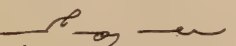
milk
mil′/li/ner/y
mil′/lion

mil/li/volt′/me/ter
mill′/work
mim′/e/o/graph



Min/dan/a′/o
mind′/ful
min′/er/al

min′/i/a/ture
min′/i/miz/ing
min′/i/mized



min′/i/mum
min′/is/ter
min′/is/try

Min′/nich
mi′/nor
mi/nor′/i/ty

min′/utes
mir′/a/cle
mir′/ror

mis′/an/thrope
mis/cel/la′/ne/ous
mis′/chief

mis/de/mean′/ors
mis′/er/y.
mis/for′/tune

mis/in/ter/pre/ta′/tions
mis/in/ter′/pret/ed
mis/no′/mer

mis′/sion
mis/take′
mis/tak′/en

mis/un/der/stand′/ing
mis/un/der/stood′
Mitch′/ell

mixed
mix′/er
mix′/ture

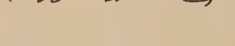
mo/bil′/i/ty
mo/bil/i/za′/tion
mod′/el

mod′/er/ate
mod/er/a′/tion
mod′/ern

mo/der′/ni/ty
mod/i/fi/ca′/tions
mod′/i/fied

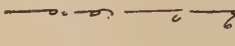
mois′/tened
mois′/ture.
mo/las′/ses

mold′/ed
mo′/men/ta/ry
mon′/e/ta/ry

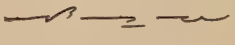


mon′/ey-mak/ing
mon′/o/graph
mo/nop′/o/ly

mo/not′/o/nous
mon/u/men′/tal
mor′/al



mo/ral′/i/ty
mor′/bid
morgue



mor′/i/bund
morn′/ing
mor′/tal

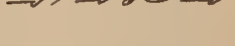
mor/tal′/i/ty
mor′/tar.
mort′/gage

mos/qui′/toes
moth′/er-in-law
moth′/er/land

mo′/tive
mo′/tor/cy′/cle
mo′/tor/ists

mould
moun′/tain
mourn′/ers

mouth′-pieces
mov′/a/ble.
move′/ment



mu′/ci/lage
mul′/lion
mul′/ti/graph

mul/ti/pli/ca′/tion
mul/ti/plic′/i/ty
mul/ti/tu′/di/nous

mu/nic′/i/pal
mu/nic/i/pal′/i/ty.
mu/ni′/tions

mur′/der
Mur′/ta-Ap′/ple/ton
mus′/cu/lar

mu/se'/um
mu'/si/cales
mu/si'/cian

Mu/si/co'/la
musk'/rat.
mus'/lin

mu'/tu/al
mu/tu/al'/i/ty
myr'/i/ads

my/self'
mys/te'/ri/ous
mys'/te/ry

myth'/i/cal
named
naph/tha/lene

nar'/ra/tive
nar'/rowed
nar'/row/ness

na'/sal
na/tion/al'/i/ty
na'/tion/al/ly

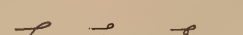
na'/tive
nat'/u/ral
nat/u/ral/i/za'/tion

nat'/u/ral/ly
nat'/u/ral/ness
na'/val

nav/i/ga'/tion
near'/est
near'/ly

nec/es/sa'/ri/ly
nec'/es/sa/ry
ne/ces'/si/tat/ed

ne/ces'/si/ty
need'/less.
neg'/a/tive

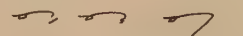


neg/lect'/ed
neg/lects'
neg'/li/gence

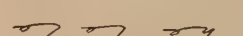
neg'/li/gent
neg'/li/gi/ble
ne/go'/ti/ate

neigh'/bor/hood
nei'/ther
Ne/o'/lin

nerve'-wear/ing
neu'/tral
nev/er/the/less'



new'/est
news'/pa/per
nib'/bled



nick'/el
nip'/ples
ni'/tric

ni'/tro/gen
ni/tro/glyc'/er/ine
no/bil'/i/ty

no/blesse'
noise'/less.
nom'/i/nal

nom/i/na'/tion
non/com/bat'/ants
non-com/mer'/cial

non-ex/ist'/ing
non/pa/riel'
non/part'/i/san

non/res'/i/dent
non'/sense.
non-skid'

non-smut'/ting
non-stain'/ing.
nor'/mal

north/east'/ern
north'/ern.
north/west'/ern

Nor/we'/gian
no'/ta/ble.
no'/ta/ry

no/ta'/tion
note'/wor/thy
no'/tice

no'/tice/a/ble
no/ti/fi/ca'/tion.
no'/ti/fied

no'/ti/fy/ing
Not'/ting/ham
not/with/stand'/ing

nour'/ish/ment
nov'/el
nov'/el/ties

now'/a/days.
no'/where.
nu'/cle/us

nui'/sance
nu/mer'/i/cal
nu'/mer/ous

nu'/tri/tive
o/be'/di/ent
ob'/li/gates

ob/li/ga'/tion
ob'/li/ga/to/ry
o/bliged'

ob/lit'/er/ate
ob/liv'/i/on.
ob/serv'/ance

ob/ser/va'/tion
ob/serve'
ob/served'

ob'/sta/cle
ob'/sti/nate
ob/struc'/tion

ob/tain'
ob/tain'/a/ble
ob'/vi/ate

ob′/vi/ous/ly
oc/ca′/sion
oc/ca′/sion/al/ly

oc′/cu/pant
oc/cu/pa′/tion
oc′/cu/pied

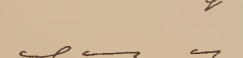
oc/cur′/red
o′/cean
o'clock′

od′/i/ous
of/fend′
of′/fer/ings

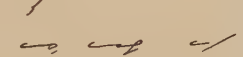
of′/fice
of′/fi/cer
of/fi′/cial

of′/ten/times
oils
oint′/ment

old′/er
old′/est
old-fash′/ioned



ol′/ives
om′/i/nous
o/mis′/sion

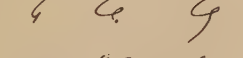


o/mit′/ted
om/nis′/cient
on′/ward

op′/er/at/ed
op/er/a′/tion
op′/er/a/tives

op′/er/a/tors
o/pin′/ion
op/po′/nents

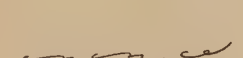
op/por/tune′
op/por/tu′/ni/ty
op′/po/site



op/po/si′/tion
op/press′/ing
op/pres′/sive

op′/ti/cal
op′/ti/mism
op′/tion/al

or′/ange
or′/chard/ists
or′/ches/tra



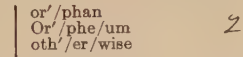
or′/dered
or/di/na′/ri/ly
or′/di/na/ry

or′/gan
or′/gan/ism
o′/ri/ent

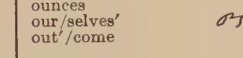
o/ri/en′/tal
o/rig′/i/nal
o/rig/i/nal′/i/ty

o/rig′/i/nat/ed
o/rig′/i/na/tors
or′/na/ment

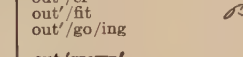
or′/phan
Or′/phe/um
oth′/er/wise



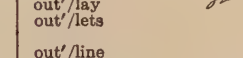
ounces
our/selves′
out′/come



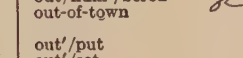
out′/er
out′/fit
out′/go/ing



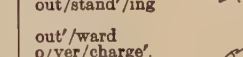
out/grown′
out′/lay
out′/lets



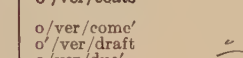
out′/line
out/num′/bered
out-of-town



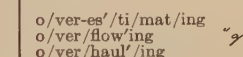
out′/put
out′/set
out/stand′/ing



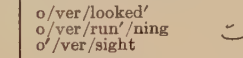
out′/ward
o/ver/charge′.
o′/ver/coats



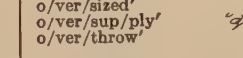
o/ver/come′
o′/ver/draft
o/ver/due′



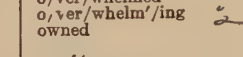
o/ver-es′/ti/mat/ing
o/ver/flow′ing
o/ver/haul′/ing



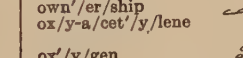
o/ver/looked′
o/ver/run′/ning
o′/ver/sight



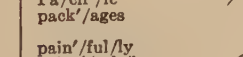
o/ver/sized′
o/ver/sup/ply′
o/ver/throw′



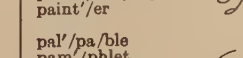
o/ver/whelmed′
o/ver/whelm′/ing
owned



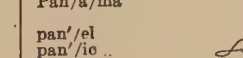
own′/ers
own′/er/ship
ox/y-a/cet′/y/lene



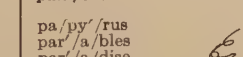
ox′/y/gen
Pa/cif′/ic
pack′/ages



pain′/ful/ly
pains′/tak/ing
paint′/er



pal′/pa/ble
pam′/phlet
Pan/a/ma′



pan′/el
pan′/ic
pan′/ther

pa/py′/rus
par′/a/bles
par′/a/dise

par′/a/gon
par′/a/graph
par′/al/lel

par'/a/lyz/es
par'/a/mount
par/cel post'

par'/don
par'/e/sis
Pa'/ris

par'/lia/ment
par'/lor
par'/quet/ry

par'/sons
par'/tial
par/tic'/i/pate

par'/ti/cles
par/tic'/u/lar
par/tic'/u/lar/ly

par'/ti/san
par/ti'/tion
part'/ner/ship

parts
part-time
pas'/sen/ger

pas'/sion
pas'/sive
pass'/port

pas'/time
pas'/tures
pat'/ent/ed

pa'/tience
pa'/tient
pa/tri'/cian

pa/tri/ot'/ic
pa'/tri/ot/ism
pat'/ron/age

pat'/ron/ize
pa'/trons
pat'/tern

pau'/per/ism
pay'/mas/ter
pay'/ment

pay'-roll
pea'/nut
peas'/ant

pe/cul'/iar
pe/cu/li/ar'/i/ty
pe/des'/tri/an

peer'/age
peer'/less
pen'/al/ty

pen'/cil
pen'/e/trate
pen'/man/ship

pen'/sion
pe/per/on'/i
per a'/cre

per an'/num
per/ceived'
per/cent'

per/cent'/age
per/cep'/ti/ble
per/cep'/tion

per di'/em
per'/fect
per'/fect/ed

per/fec'/tion
per/form'
per/form'/ance

per/haps'
pe'/ri/od
pe/ri/od'/i/cal/ly

per'/ish/a/ble
per'/ma/nen/cy
per'/ma/nent/ly

per/mis'/si/ble
per/mis'/sion
per/mit'/ted

per/pen/dic'/u/lar
per'/pe/tra/tor
per/pet'/u/al

per/pet'/u/ate
per/plexed'
per'/se/cut/ed

per/se/ver'/ance
per/sist'/ent
per'/son/al

pe/son/al'/i/ty
per/son/nel'
per/spec'/tive

per/spi/ra'/tion
per/suad'/ed
per/sua'/sive

per/tain'/ing
per'/ti/nent
pe/rus'/ing

pe/ti'/tion
pe/tro'/le/um
pet'/ti/ness

phar'/ma/cist
phas'/es
phe/nom'/e/nal

phi/lan'/thro/py
phi/los'/o/pher
phi/los'/o/phy

pho/no/graph'/ic
pho'/to/graphs
pho/to/graph'/ic

pho/to/gra/vure'
phra/se/ol'/o/gy
phras'/es

phys'/i/cal
phys'/i/cal/ly
phy/si'/cians

phys'/ics
phys/i/o/graph'/ic
phys/i/ol'/o/gy

pi/an'/os
pi/az'/zas
pic/to'/ri/al

pic'/tures
pier
pil'/grim/age

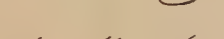
pinched
pinched-in
pin'/ion

pi/o/neer'
pi'/ous
pipe'/less

pis'/ton
pit'/i/a/ble
plain'/tiff

plan'/et
planned
plan/ta'/tions

plants
plas'/ter
plat'/en



plat'/form
plat'/i/num
pleas'/ant

pleased
pleas'/ur/a/ble
pleas'/ure

plen'/ty
pli/a/bil'/i/ty
plucked

plumb'/ers
plumb'/ing
plung'/er

Plu'/tarch
pneu/mat'/ic
pneu/mo'/ni/a

pock'/et
poilus (pwa'/loo)
points

poi'/soned
poi'/son/ous
pol'/i/cy

pol'/i/cy-hol/der
po/lite'/ness
po/lit'/i/cal

pon'/der
pon'/der/ous
poor/ly

pop'/lar
pop'/per
pop'/u/lar

pop/u/lar'/i/tv
pop/u/la'/tion
por'/ce/lain

port'/a/ble
port'/fo/li/o
por/ti/ères'

por'/tion
Port'/land
por'/traits

por'/trai/ture
Por'/tu/gal
po/si'/tion

pos'/i/tive
pos'/i/tive/ly
pos/i/tiv'/i/ty

pos/sessed'
pos/ses'/sion.
pos/si/bil'/i/ties

pos'/si/ble
post'/age.
post'/al card

post'/ed
post'/er
pos/ter'/i/ty

post'/mas'ter
post of'/fice
post/poned'

post/pone'/ment
po/tas'/si/um
po/ta'/toes

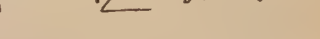
po'/ten/cy
po/ten/ti/al'/i/ties
po/ten/ti/om'/e/ter

pounds
pov'/er/ty
pow'/der

pow'/er-de/vel'/op/ing
pow'/er-skimped
pow'/er/ful

prac'/ti/ca/ble
prac'/ti/cal
prac'/tice

prai'/ries
pre/cau'/tions
pre'/ce/dent



pre'/cincts
pre/cise'/ly
pre/ci'/sion

pred'/e/ces/sor
pred'/i/cat/ed
pre/dict'/ed

pre/di/lec'/tions
pre/dom'/i/nate
pre/ĕm'/i/nent

pref'/er/ence
pre/ferred'
prej'/u/dice

pre/lim'/i/na/ry
prem'/is/es
pre'/mi/um

pre/mo/ni'/tion
pre/paid
prep/a/ra'/tions

pre/par'/a/to/ry
pre/pared'
pre/par'/ed/ness

pre/par'/ing
pre/pay'
prep/o/si'/tion

pre/pos'/ter/ous
pre/scribed'
pres'/ence

pres/en/ta'/tions
pres/er/va'/tion
pre/served'

pre/sid'/ed
pres'/i/dent
pres'/sure

pres/tige'
pre/sume'
pre/ten'/sion

pre/vail'
pre/var/i/ca'/tion
pre/vent'

pre/vent'/a/ble
pre/ven'/tion
pre'/vi/ous

pre'/vi/ous/ly
pri'/ma/ri/ly
pri'/ma/ry

prim'/i/tive
prin'/ci/pal/ly
prin'/ci/ple

print'/ers
print'/ing
pri'/or

prism
pri'/vate
pri/va'/tions

priv'/i/lege
prob/a/bil'/i/ty
prob'/a/ble

pro/ba'/tion
prob'/lem
prob/lem/at'/i/cal

pro/ceed'
pro/ceed'/ings
pro/ce'/dure

pro'/cess
pro'/ces/sing
pro/ces'/sion

pro/claimed'
pro/cras/ti/na'/tion
Proc'/tor

pro/cure'
prod'/i/gal
pro/duce'

pro/duc'/ers
prod'/uct
pro/duc'/tion

pro/duc'/tive
pro/duc/tiv'/i/ty
pro/fes'/sion

pro/fes'/sion/al
pro/fes'/sor
pro/fi'/cient

prof'/it
prof'/it/a/bly
prof/it/eers'

prof'/li/ga/cy
pro/found'
pro'/grams

pro/gress'/ing
pro/gres'/sive
pro/hi/bi'/tion

pro/hib'/i/tive
pro/ject'/ing
pro/lif'/ic

pro'/logue
pro/long'
prom'/i/nent

prom'/ise
prom'/is/so/ry
prom'/on/to/ries

pro/mo'/tion
pro/mo'/ter
prompt

prompt'/ly
prompt'/ness
pro/mul/ga'/tion

prone
pro/nounce'
proofs

prop/a/gan'/da
pro/pel'/ler
prop'/er

prop'/er/ty
pro/por'/tion
pro/por'/tion/al

pro/por'/tion/al/ly
pro/pos'/al
pro/posed'

prop/o/si'/tion
pro/pounds'
pro/pri'/e/ta/ry

pro/pri'/e/tor
pro/pri'/e/ty
pros'/e/cute

pros'/pect
pros'/pects
pros/pec'/tive

pro/spec'/tus
pros/per'/i/ty
pros'/per/ous

pro/tect'
pro/tec'/tion

pro/tec′/tive
pro/test′/a/ble
prot/es/ta′/tion

proud
pro/ver′/bi/al
pro/vid′/ed

prov′/ince
pro/vin′/cial/ism
prov′/ing

pro/vi′/sion
pro/voked′
prox/im′/i/ty

prox′/i/mo
pru′/dence
Pru/den′/tial

psy/chol′/o/gy
pub′/lic
pub/li/ca′/tion

pub/lic′/i/ty
pub′/lished
pub′/lish/er

Pull′/man
punc′/tu/al/ly
punc/tu/a′/tion

punc′/tured
pun′/ished
pur′/chase

pur′/chased
pur′/chas/er
pure

pu/ri/fi/ca′/tion
pu′/ri/ty
pur′/ple

pur′/pose
pur/su′/ance
pur/su′/ant

pur/suit′
py′/ra/lin
pyr′/a/mid

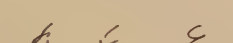
py/rom′/e/ter
pyx′/ol
qual/i/fi/ca′/tions

qual′/i/fied
qual′/i/ty
quan′/ti/ty

quan′/ti/ties
quar′/rels
quar′/ry

quar′/ter/ly
quar′/ters
quar/tette′

ques′/tion
ques′/tion/a/ble
ques/tion/naire′



quick′/en/ing
quick′/er
quick′/est

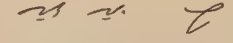
quick′/ly
qui′/et/ly
qui′/nine

quire
quite
quo′/ta

quo/ta′/tions
quot′/ing
rab′/id

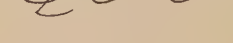
ra′/cial
ra′/di/ate
ra′/di/a/tor

rad′/i/cal
rag′/ing
rail′/road



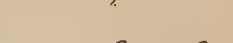
rail′/way
rain′/bow
ram′/ble

ram′/parts
ran′/dom
range



ran′/sacked
ra/pid′/i/ty
rap′/id/ly

rar′/est
ratch′/et
rat/i/fi/ca′/tion



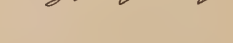
rat′/ings
ra′/tion/al
re/ac′/tion

read′/a/ble
read′/ers
read′/i/ly

read′/i/ness
re′/al
re′/al es/tate

re/al/i/za′/tion
re′/al/ize...
re′/al/ly

ream′/ers
rear
re/ar/range′



rea′/son/a/ble
rea′/sons
re/as/sur′/ing

re/bab′/bitt
re′/bate
re/build′

re/cal/i/bra′/tion
re/ca/pit/u/la′/tion
re/ceipt′/ed

re/ceiv′/ers
re/ceiv′/ing.
re′/cent

re′/cent/ly
re/cep′/ta/cles
re/cep′/tion

re/cep'/tive
re/cip'/i/ent
re/cip'/ro/cate

rec/i/ta'/tion
reck'/less/ly
rec/og/ni'/tion

rec'/og/nize
rec/ol/lec'/tion
rec/om/mend'/ed

rec/om/mend'/ing
rec/om/men/da'/tion
rec'/om/pense

re/con/sid'/ered
re/con/struc'/tion/ists
re/con/struc'/tive

rec'/ord
re/course'
re/cov'/er

rec/re/a'/tion
re/cruits'
rec'/tan/gle

rec'/ti/fied
re/cur'/rence
re/deem'/a/ble

re/demp'/tion
re/duced'
re/duc'/tion

re-ex/am/i/na'/tion
ref'/er/ee
ref'/er/ence

re/fer'/ring
re/fig'/ure
re/fi/nanc'/ing

re/fin'/er/y
re/flect'/ing
re/flec'/tion

ref/or/ma'/tion
re/form/a'/tion
re/frac'/to/ry

re/frain'
re/frig'/er/a/tors
re/fund'

re/fund'/ed
re/fus'/al
re/fus'/ing

re/gard'/ing
re/gard'/less
reg'/i/ments

reg'/is/tered
reg'/is/trar
reg/is/tra'/tion

re/gret'
re/gret'/ful/ly
reg'/u/lar

reg/u/lar'/i/ty
reg'/u/late
reg/u/la'/tion

reign
re/im/burse'
re/in/forced'

re/in/spec'/tion
re/in/state'
re/it'/er/ate

re/ject'
re/ju'/ve/nate.
re/lat'/ed

re/lat'/ing
re/la'/tion
re/la'/tion/ship

rel'/a/tive
rel'/a/tive/ly
re/layed'

re/leased'
re/lent'/less
rel'/e/vant

re/li/a/bil'/i/ty
re/li'/a/ble
re/li'/ance

re/lief'
re/lieve'
re/li'/gion

re/lin'/quish/ing
re/luc'/tance
re/main'

re/mained'
re/mark'/a/ble
re/marked'

re/marks'
rem'/e/dy
re/mem'/ber/ing

Rem'/ing/ton
re/miss'
re/mit'

re/mit'/tance
re/mit'/ted
re/mote'

re/moved'
re/mu/ner/a'/tion
re/mu'/ner/a/tive

ren/ais/sance'
ren'/dered
re/new'/al

re/newed'
re/nowned
rent'/al

re/or/gan/i/za'/tion
re/or'/gan/ized
re/paint'/ing

re/paired'
rep/a/ra'/tion
re/peat'

re/peat'/ed/ly
rep/e/ti'/tion
re/placed'

re/place'/ment
re/plen'/ish
rep'/li/ca

re/port'/ed
rep/re/sen/ta'/tion
rep/re/sen'/ta/tive

rep/re/sent'/ing
rep'/ri/mand
re/pro/duced'

re/pro/duc'/tion
re/pu'/di/ate
rep'/u/ta/ble

rep/u/ta'/tion
re/quest'/ed
re/quest'/ing

re/quire'/ment
req'/ui/site
req/ui/si'/tioned

re/sem'/ble
re/sent'
res/er/va'/tion

re/serve'
res'/er/voir
re/ship'

res'/i/dences
re/sis'/tive
re/sis'/tors

res'/o/lute
res/o/lu'/tion
re/sort'/ed

re/source'
re/source'/ful/ness
re/sources'

re/spect'/a/ble
re/spect'/er
re/spec'/tive

res/pi/ra'/tion
re/spond'/ed
re/spon/si/bil'/i/ties

re/spon'/si/ble
re/state'
re/state'/ment

res'/tau/rant
rest'/ful
res/to/ra'/tion

re/store'
re/strain'/ing
re/strict'/ed

re/stric'/tion
re/sult'/ant
re/sults'

re/sumed'
re/sump'/tion
re'/tail

re'/tail/ers
re/tain'
re/tire'/ment

re/touched'
re/trench'/ment
ret'/ro/spect

re/turn'
re/turned'
re/turn'/ing

re/veal'
Rev'/e/noc
rev'/e/nue

rev'/er/ent/ly
re/vers'/ing
re/vis'/ing

re/vi'/sion
re/viv'/i/fy
re/viv'/ing

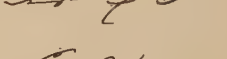
rev/o/lu'/tion/a/ry
rev/o/lu'/tion/ists
rev/o/lu'/tion/iz/ing

re/volve'
re/ward'
re/writ'/ten

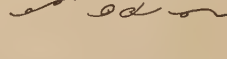
rheu'/ma/tism
rib'/bon
rid'/i/culed

ri/dic'/u/lous
right'/file
rig'/or/ous

rip'/ple
rip'/pl/ing
Ritz-Carl'/ton



ri'/val
riv'/er
road'/ster



road'-bal/last/ed
rol'/led
Ro'/man

ro/man'/tic
roof
roof'/ing

roof-seal
Ro/tar'/i/ans
ro'/ta/ry

Ro'/to/graph
rough'/ly
Rou/ma'/nia

round'/house
rou/tine'
rout'/ing

roy'/al
roy'/al/ty
ru'/di/ment

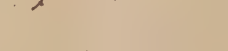
ru/di/men'/ta/ry
rul'/er
rul'/ings

ru'/mor
run'/a/bout
ru'/ral

ruth′/less
sab/bat′/i/cal
sa′/cred

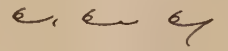
sac′/ri/fice
safe′/guard/ing
safe′/ty

sa/gac′/i/ty
Sag′/a/more
Sag′/ue/nay

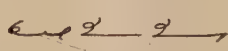


sail′/ings
sail′/or
sal′/a/ble

sal′/a/ries
sales′/man
sales′/man/ship



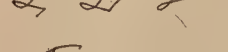
sales′/room
salt/pe′/tre
sam′/ple



sanc′/tion
sanc′/tum
san′/daled

San Di/e′/go
san′/guin/a/ry
san/i/ta′/ri/um

san′/i/ta/ry
san/i/ta′/tion
Sar′/gent



sa′/tin-fin/ished
sat/is/fac′/tion
sat/is/fac′/to/ri/ly

sat/is/fac′/to/ry
sat′/is/fied
sauce

sav′/age
sav′/ing
scale

scarce′/ly
scar′/ci/ty
scat′/tered

scen′/er/y
Schaff′/ner
sched′/ule

Schnei′/der
schol′/ar
schol′/ar/ship

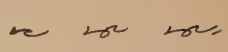
school
Schro′/der
Schwartz

Schweit′/zer
sci′/ence
sci/en/tif′/ic

sci/en/tif′/ic/al/ly
sci′/en/tists
scin′/til/late

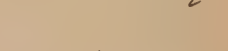
scis′/sors
scold
scope

score
scour
scoured



screen
scrim
script

scrip′/to/speed
scru′/ple
scru′/pu/lous/ly



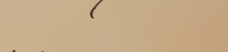
scru′/ti/ny
sea′/board
seam′/less

search
sea′/shore
sea′/side

sea′/son
sea′/son/a/ble
sec′/ond

se′/cret
sec′/re/ta/ry
sec′/tion/al

sec′/u/lar
se/cured′
se/cur′/ing



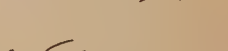
se/cu′/ri/ty
Sedg′/wick
seemed

seem′/ing/ly
seg′/re/gat/ed
seize

sel′/dom
se/lec′/ted
se/lec′/tion

self-ad/dressed′
self-cen′/tered/ness
self-con′/fi/dence

self-cul′/ture
self-de/fense′
self-en/forc′/ing



self-ev′/i/dent
self-ex/plan′/a/to/ry
self-ink′/ing

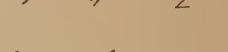
self-in′/ter/est
self′/ish
self′/ish/ness

self-re/li′/ance
self-sup/port′/ing
sel′/ler

sem′/i-an′/nu/al/ly
sem′/i/na/ry
sen′/a/tor

send′/er
sen′/ior
sen/sa′/tion

sen/sa′/tion/al
sense′/less
sen/si/bil′/i/ties



sen'/si/ble
sen'/tence
sen'/tences

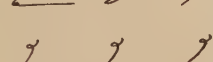
sen'/ti/ment
sen/ti/men'/tal
sep'/a/rate/ly

sep/a/ra'/tion
sep'/a/ra/tor
se'/quence

se'/ries
se'/ri/ous
se'/ri/ous/ly

ser'/mon
serv'/ant
serve

serv'/ice
serv'/ice/a/ble
serv'/ing



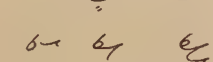
ser'/vi/tude
ses'/sion
set'/tle/ment

se/vere'
sew'/age
shack'/le

shad'/ow
Shake'/speare
shape'/less

share'/hold/ers
sharp
sharp'/ers

sharp'/ness
shawl
sheath'/ing



sheave
sheet
shell

shel'/ter
shel'/ter
shelves

shelv'/ing
sher'/iff
Sher'/i/dan

Sher'/win
ship'/chan/dler/y
ship'/ment

ship'/yards
shirt
shod'/dy

shop'/pers
shop'/worn
short'/age

short'/cut
short'/en/ing
short'/er

short'/hand
short/sight'/ed/ness
short/skirt'/ed

shoul'/dered
shoul'/ders
shred'/ded

shreds
shrewd'/ness
shrieked

shrink'/age
shut'/ter
shut'/ting

shuts
shut'/tles
side'/walk

siege
sift'/ing
sig'/nal

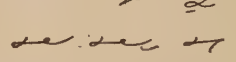
sig'/na/ture
sign'/board
sig/nif'/i/cance

sig'/ni/fy
si'/lence
si'/lent/ly

sil'/i/cate
sil'/ver/tone
sil'/ver/ware

sim'/i/lar
sim/i/lar'/i/ty
sim'/ple

sim'/plic'/i/ty
si/mul/ta'/ne/ous/ly
sin/cere'/ly



sin'/gle
sin'/gu/lar
sink'/ing

sis'/sy
sis'/ters
sit/u/a'/tion

siz'/es
skep'/ti/cal
skiffs

skil'/ful
skoop
sky'/light

slight'/est
slip'/per/y
slum'/bered

small'/er
smart
smart'/er

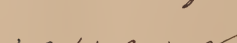
smart'/ness
smelt'/ing
smooth'/ed

smooth'/ness
smoth'/ered
soaps

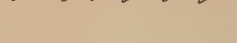
so'/cial
so/ci'/e/ty
so/ci/ol'/o/gy

sol'/ace
so'/lan/oid
sol'/diers

so/lem'/ni/ty
so/lic'/it
so/lic'/it/ed



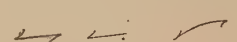
so/lic/i/ta'/tion
so/lic'/i/tors
sol'/id



so/lu'/tion
solve
sol'/ven/cy

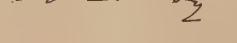
some'/bod/y
some'/thing
some'/times

some'/what
some'/where
song-o-phone

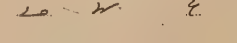


soon'/er
sooth'/ing
source

Sou'/sa
south/east'/ern
south'/ern



south/west'
sou/ve/nir'
spared



spar'/ing/ly
spar'/kling
spas/mod'/ic

speak'/er
spe'/cial
spe'/cial/i/za'/tion

spe'/cial/ize
spe'/cial/ly
spe'/cial/ties

spe'/cial/ty
spe/cif'/ic
spe/cif'/i/cal/ly

spec/i/fi/ca'/tion
spec'/i/fied
spec'/i/men

spec/tac'/u/lar
spec'/ta/tor
spec/u/la'/tion

spec'/u/la/tor
speed'/i/er
speed/om'/e/ter

Spen'/cer
spher'/i/cal
spin'/dle

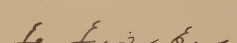
spin'/ner
spin'/ning-wheel
spi'/ral

spir'/it/ed
splen'/did
splen'/did/ly

splen'/dors
spo'/ken
spon'/sors

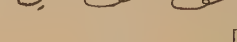
sport
sport se/dan'
sport'/ing

spring
sprin'/kle
spruce



square
square'/ness
sta/bil'/i/ty

sta'/di/um
stage
stag'/ger/ing



stag'/nant
stam'/i/na
stamp

stand'/ard
stand'/ards
stand'/ard/ize

stand'/point
sta'/pled
star-drive

start'/ed
star'/tled
starved

starv'/ing
state'/ment
sta'/tion/er/y

sta/tis'/ti/cal
sta/tis'/tics
sta'/tus

stat'/ute
stat/u/to'/ry
stead'/fast/ly

stead'/y
steam'/er
steam'/ship

sten'/cil
ste/nog'/ra/phy
Ste'/phen/sons

ster'/e/o/typed
ster'/i/liz/ers
ster'/ling

stern
stern'/er
Ste'/vens

stew'/ard
stick-to'-i/tive/ness
sti'/fle

stig'/ma
stim'/u/lant
stim'/u/lat/ing

stim'/u/late
stim'/u/lus
stings

stip'/u/late
stir'/ring
St. John

stock'/hold/er
stock'/ing
sto'/i/cism

stom'/ach
stone
stop-over

stop'/ping
stor'/age
store'/keep/ing

stout'/ish
stoves
straight

straight'/en
strain
strange

strang'/er
stra/te'/gic
strat'/e/gists

strat'/e/gy
streak
street

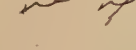
strength'/en
stretch'/es
strict'/ly

strife
strike
strik'/ers

striv'/ing
strong'/er
strong'/est

struc'/tur/al
struc'/ture
strug'/gled

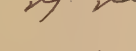
stub'/born
stub'/born/ly
stub'/born/ness



stu'/dent
stud'/y
stuff

stun'/ning
stu'/pid/ly
stur'/di/er

style/plus
sty'/lus
suave



sub/con'/tract/or
sub/di/vi'/sion
sub/dued'

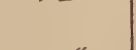
sub/ject'/ed
sub'/ject-mat/ter
sub/lime'

sub/lu'/nar/y
sub/ma/rine'
sub/mit'

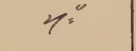
sub/mit'/ted
sub/or'/di/nates
sub/scribed'

sub/scrib'/er
sub/scib'/ing
sub/scrip'/tion

sub'/se/quent/ly
sub/ser'/vi/en/cy
sub'/stance



sub/stan'/tial
sub/stan'/ti/ate
sub/sta'/tion



sub'/sti/tut/ed
sub/sti/tu'/tion
sub'/tle

sub/trac'/tion
sub/ur'/ban
suc/ceed'/ed

suc/cess'
suc/cess'/ful/ly
suc/ces'/sive

suc/ces'/sor
suc/cumb'
sud'/den/ly

suf'/fer
suf'/fered
suf'/fer/er

suf'/fer/ing
suf/fi'/cient
suf'/frage

sug'/ar
sug/gest'/ed
sug/ges'/tion

sug/ges'/tive
suit'/a/ble
sul'/phate

sul'/phur
sul/phu'/ric
sum'/mary

sum'/mer
sum'/mons
sump'/tu/ous

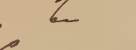
sun'/browned
Su/no'/co
sun'/set

su/perb'
su/per'/flu/ous
su/per/hu'/man

su/per/in/tend'/ent
su/pe'/ri/or
su/pe/ri/or'/i/ty

su'/per/men
su/per/sed'/ed
su/per/sen'/si/tive

su/per/vi'/sion
sup/plant'/ed
sup/ple/men'/ta/ry



sup/ply′
sup/port′/ed
sup/posed′

su/preme′
sure′/ty
sur′/face

sur′/geon
sur′/ger/y
sur/mount′/a/ble

sur/mount′/ed
sur/passed′
sur′/plus

sur/prised′
sur/ren′/der
sur/round′

sur/round′/ings
sur′/vey
sur/vey′/or

sur/viv′/al
sus/cep′/ti/ble
sus/pend′/ed

sus/pi′/cion
Sus′/sex
sus/tain′

sus′/te/nance
swam
swart′/wout

sweat′/er
sweep′/er
sweep′/ing

sweet′/ness
swept
swift

swift′/ly
swind′/ling
swing

switch
switch′/board
switch′/ing

swop′/ping
sworn
syl′/la/ble

sym/met′/ri/cal
sym/pa/thet′/ic
sym′/pa/thized

sym′/pa/thy
sym/po′/si/um
symp′/tom

syn′/di/cate
syn′/the/sis
syr′/up

sys′/tem
sys/tem/at′/ic
sys/te/mat′/ic/al/ly

sys′/te/ma/tiz/ing
tab′/let
tab′/u/late

tab′/u/lat/ed
tab′/u/la/tor
tact′/ful/ly

taf′/fe/ta
tai′/lored
tal′/ent/ed

tan′/gi/ble
tan′/nages
tan′/ning

tap′/es/try
tar′/di/ness
tare

tar′/iff
taste′/ful
tav′/ern

tax/a′/tion
tax′/i/cab
teach′/a/ble

teach′/er
team′/ster
tech′/ni/cal

tech/ni/cal′/i/ties
tech/nique′
tel′/e/gram

tel′/e/graph
te/leg′/ra/phy
tel′/e/phone

tem/per/a/men′/tal/ly
tem′/per/a/ture
tem/po/ra′/ri/ly

tem′/po/ra/ry
temp/ta′/tion
tempt′/ing

te/na′/cious
ten′/ant
tend′/en/cy

tend′/er
ten′/sile
ten′/ta/tive

ter′/mi/nal
ter′/mi/nus
ter/rif′/ic

ter/ri/to′/ri/al
ter′/ri/to/ry
ter′/ror

terse′/ness
tes′/ta/ment
tes′/ti/fy

tes/ti/mo′/ni/al
tes′/ti/mo/ny
text′-book

tex′/tile
tex′/tur/al
Thal′/hei/mer

the′/a/ter
them/selves′
the/o/ret′/i/cal

the'/o/ry
there'/fore
there/from'

there/in'
there/of'
there/on'

there/to'
there/with'
ther/mom'/e/ter

thick'/er
thick'/ness
third

Thomp'/son
thor'/ough/fare
thor'/ough/ly

thor'/ough/ness
thought
thought'/ful

thous'/and
threat'/ens
three-m-ite

thrift
thrift'/y
thrill

thrive
through
through/out'

thrown
thrust
tick'/et

tie-up
tight'/en
tight'/er

tim'/ber
time'-hon/ored
tint

tire'/less
tires
tis'/sue

to/day'
to'/gaed
toil'/er

toi'/let
to'/ken
tol/er/a'/tion

toll
to-mor'/row
tone

top'/ic
tor/na'/do
tor/pe'/doed

to'/tal
to'/tal/ing
tough

tough'/ness
tour'/ing
tour'/ists

tow'/els
town'/ship
trace'/a/ble

trac'/ing
track'/age
trac'/tor

trade'-mark
trad'/er
trades'/man

tra/di'/tions
tra/duced'
traf'/fic

trail'/er
trained
trans/act'/ed

trans/ac'/tion
trans/con/ti/nen'/tal
trans/cribed'

tran/scrip'/tion
trans'/fer
trans/fer'/ring

trans/form'
trans/form'/er
trans/form'/ers

tran'/sient
trans'/it
tran/si'/tion

trans/lat'/ed
trans/la'/tion
trans/lu'/cent

trans/mis'/sion
trans/mit'
trans/mit'/ter

trans/mut'/ed
trans/par'/ent
trans/pired'

trans/port'
trans/port'/ed
trans/por/ta'/tion

trans/posed'
trans/po/si'/tion
trap'/per

trav'/els
trav'/eled
treas'/ur

treas'/u/ry
trea'/tise
treat'/men

tre/men'/dous
trend
Tre/vith'/ick

tric'/o/tine
tri'/fling
trim'/mers

trim'/mings
trip'/le
tri'/umph

triv'/i/al
trom'/bone
trop'/i/cal

trou'/ble/some
truck
trudge

true
trunk
trus'/ses

truss-loop
trus/tees'
trust'/worthy

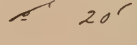
tubes
tung'/sten
tu'/niced

tur'/bined
turn'/ta/ble
tur'/pen/tine

tweeds
twen'/ti/eth
twigs

twine
twink'/ling
twist

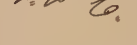
two-par'/ty
type'/writ/er
type'/writ/ing



type'/writ/ten
ty/phoid'
typ'/i/cal

ul'/ti/mate
ul'/ti/mate/ly
ul'/ti/mo

un/ac/cus'/tomed
un/af/fect'/ed
un-A/mer'/i/can

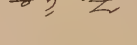


un/armed'
un/a/void'/a/bly
un/biased'

un/bound'/ed
un/break'/a/ble
un/cer'/tain

un/cer'/tain/ly
un/cer'/tain/ties
un/clean'

un/com'/mon
un/con/nect'/ed
un/con'/scious/ly



un/con/vert'/ed
un/con/vict'/ed
un'/der/gar/ment

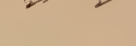
un/der/gone'
un'/der/ground.
un/der/ly'/ing

un/der/mined'
un/der-par'/a/graph/ing
un/der/score'

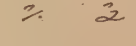
un/der/sell'
un/der/signed'
un/der/stand'/ing

un/der/stood'
un/der/stud'/ies
un/der/tak'/er

un/der/tak'/ing
un'/der/wear
Un'/der/wood



un'/der/writ/ers
un/der/writ'/ten
un/dig'/ni/fied



un/dis'/ci/plined
un/di/vid'/ed
un/doubt'/ed/ly

un/du'/ly
un/em/ploy'/ment
un/e'/qualed

un/ex/am'/pled
un/ex/celled'
un/fa/mil'/iar

un/fa'/vor/a/ble
un/for'/tu/nate
un/for'/tu/nate/ly

un/friend'/ly
un/fur'/nished
un/gen'/er/ous/ly

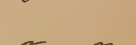
un/hap'/py
un/heard'
un/hes'/i/tat/ing/ly

u/ni/fi/ca'/tion
u'/ni/form
u'/ni/forms

u/ni/form'/i/ty
un/in/i'/ti/at/ed
un/in/ten'/tion/al/ly

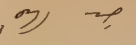
un'/ion
u/nique'
U/nit'/ed

U/nit'/ed States
u'/nits
u/ni/ver'/sal



un/i/ver/sal'/i/ty
u'/ni/verse
u/ni/ver'/si/ties

un/known'
un/less'
un/like'ly



un/lim'/it/ed
un/list'/ed
un/mis/tak'/a/ble

un/nat'/u/ral
un/nec'/es/sa/ri/ly
un/nec'/es/sa/ry

un/oc'/cu/pied
un/or'/gan/ized
un/ox'/i/dized

un/par'/al/leled
un/pleas'/ant
un/prec'/e/dent/ed

un/pre/pared'
un/prom'/is/ing
un/pro/pi'/tious

un/ques'/tion/a/ble
un/ques'/tion/a/bly
un/ques'/tioned

un/rea'/son/a/ble
un/rec'/og/nized
un/rest'

un/re/strained'
un/san'/i/ta/ry
un/sat/is/fac'/to/ry

un/scru'/pu/lous/ly
un/self'/ish
un/set'/tled

un/sight'/ly
un/so'/cial
un/sold'

un/suc/cess'/ful
un/sur/pas'/sed
un/sym/pa/thet'/ic

un/ten'/a/ble
un/think'/a/ble
un/tir'/ing

un/used'
un/u'/su/al/ly
un/wel'/come

un/wil'/ling
up/hold'
up/hol'/ster/ing

up'/lift
up'/per/most
up'/right

up-to-date'
up'/ward
ur'/gen/cy

ur'/gent/ly
Ur'/wi/ler
us'/age

use'/ful
use'/ful/ness
u/ten'/sils

u/til'/i/ties
u/til'/i/ty
u/til/i/za'/tion

u'/ti/lized
ut'/ter/ly
va'/can/cy

va'/cat/ed
va/ca'/tion
vague'/ness

val'/ley
val'/u/a/ble
val/u/a'/tion

valve
va/na'/di/um
va/nil'/la

van'/i/ty
va'/ri/a/ble
va/ri/a'/tion

va/ri'/e/ty
va'/ri/ous
var'/nished

vast'/ly
vat
vault

vee'/dol
veg'/e/ta/ble
ve'/hi/cle

vel'/vet
Ven'/dig
vend'/or

ve/neered'
ven'/ti/late
ven'/ti/lat/ing

ven/ti/la'/tion
ven'/ti/la/tor
ven'/ture

Ver/a Cruz'
ver'/bal/ly
ver/ba'/tim

ver'/dict
ver'/i/best
ver'/i/fied

ver'/i/lite
versed
ver'/sus

ver'/ti/cal
ves'/ti/buled
vest-pock'/et

vet/er/i/na'/ri/an
vex/a'/tion
vi'/brant

vi'/brat/ing
vice pres'/i/dent
vi/cin'/i/ty

vi'/cious
vic'/tim
vic/to'/ri/ous

vig'/or/ous
vig'/or/ous/ly
vil'/i/fy

vil'/lain/ous
vin'/di/cate
vine'/clad

vin'/e/gar
vi'/o/lat/ed
vi/o/la'/tion

vi'/o/lat/ors
vi'/o/lent
vir'/tu/al/ly

vir'/tues
vis'/i/ble
vi'/sion

vi'/sion/a/ry
vis'/its
vi'/tal

vi/tal'/i/ty
vit'/ri/fied
vo/cab'/u/la/ry

vo/ca'/tion
vo/ca'/tion/al
vo/cif'/er/ous

vol'/a/tile
volt
vol'/ume

vol'/un/ta/ry
vol/un/teer'
vol/un/teered'

vot'/ers
vouch'/er
vouch/safed'

voy'/age
voy'/ag/ers
vul/can/i/za'/tion

vul'/gar
wage'-fix/ing
wages

wag'/on
wait'/ing
waiv'/ers

wall'-fash/ion
wan'/der/ers
wan'/ton

ward'/robe
ware'/house
war'/fare

warm'/er
warm'/ing
warn'/ed

war'/rant
wash'/ers
wash'/ing

waste
waste'/ful
watched

watch'/ful/ness
wa'/ter-proof
wa'/ters

wat'/tage
wax'/less
way'/bill

weak'/ness
weap'/on
wea'/ried

wea'/ri/ly
wear'/ing
weath'/er

weave
wedge
weed

week'/days
week'/ly
weighed

weigh'/ers
weight
welch

wel'/come
weld'/ed
weld'/er

weld'/ings
wel'/fare
well-con/duct'/ed

well-dem'/on/strat/ed
well-es/tab'/lished
well-or'/gan/ized

Wes'/en/er
west'/ern
West'/ing/house

West/min'/ster
wharf
what/ev'/er

what/so/ev'/er
wheels
whence

where/as'
where/in'
wheth'/er

which/ev'/er
whis'/per
whis'/tle

white
who/ev'/er
whole'/sale

whole'/sal/ers
whole'/some
whol'/ly

whop'/per
wid'/ens
wide'/spread

wife
wil'/der/ness
wil'/ful/ly

will'/ing/ness
Wil'/tons
win'/dows

wind'/shield
Win'/ni/peg
Win'/ston

win'/ter
wir'/ing
wis'/dom

wis'/er
Wis/si/no'/ming
with/draw'/al

with/drawn'
with/held'
with/hold'/ing

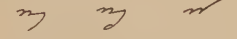
with/in'
with/stand'
wit'/nes/sing

woe'/ful/ly
wom'/en
won'/der

won'/der/ful
won'/der/ful/ly
wood'/en

wool'/en
word'/ing
work

work'/ers
work'/ing/men
work'/man/ship



work/men
world
wor'/ry

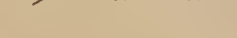
wor'/sted
worth
worth'/i/ness

worth/while'
worth'/y
wrap'/pers

wrecked
wres'/tle
wres'/tling

wring'/er
wrin'/kles
writ'/er

wrong
xy'/lo/phones
yachts'/men



yard
yarn
yel'/low

yel'/low/stone
yeo'/man
yes'/ter/day

yield
yield'/ed
yields

young
young'/er
your/self'

zeal
zeal'/ous
Zim'/mer/man

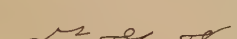
zinc

CITIES AND TOWNS

Aberdeen
Akron
Alameda

Albany
Albuquerque
Alexandria

Allentown
Alliance
Alton



Altoona
Amherst
Amsterdam

Anderson
Ann Arbor
Anniston

Appleton
Asheville
Ashtabula

Atchison
Atlanta
Atlantic City

Attleboro
Auburn
Augusta

Aurora
Austin
Bakersfield

Baltimore
Bangor
Battle Creek

Bay City
Bayonne
Beaumont

Belleville
Bellingham
Beloit

Berkley
Bessemer
Bethlehem

Beverly
Binghamton
Birmingham

Bloomfield
Bloomington
Boise

Boston
Braddock
Bridgeport

Brisbane
Bristol
Brockton

Brookline
Buenos Aires
Bucyrus

Buffalo
Burlington
Butler

Butte
Calumet
Cambridge

Camden
Canton
Carbondale

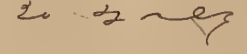
Cedar Rapids
Central Falls
Charleston

Charlotte
Chattanooga
Chelsea

Chester
Chicago
Chicopee

Cicero
Cincinnati
Clarkesburg

Cleveland
Clifton
Clinton



Cohoes
Colorado Springs
Columbia

Columbus
Concord
Council Bluffs

Covington
Cranston
Cumberland

Dallas
Danbury
Danville

Dayton
Decatur
Denver

Des Moines
Detroit
Dover

Dubuque
Duluth
Dunkirk

Dunmore
Duquesne
Durham

East Chicago
East Liverpool
Easton

East Orange
East St. Louis
Eau Claire

Elgin
Elkhart
Elyria

Elizabeth
Elmira
El Campo

El Paso
Erie
Evanston

Evansville
Everett
Fairmount

Fairview
Fall River
Fargo

Fitchburg
Flint
Fond du Lac

Fort Dodge
Fort Smith
Fort Wayne

Fort Worth
Freeport
Fresno

Galesburg
Galveston
Garfield

Gary
Geneva
Gloucester

Gloversville
Grand Rapids
Great Falls

Green Bay
Greensboro
Greenwich

Greenwood
Grove City
Hagerstown

Hamilton
Hammond
Hamtranck

Hannibal
Harrisburg
Harrison

Hartford
Havana
Haverhill

Hazleton
Highland Park
Hoboken

Holyoke
Homestead
Hot Springs

Houston
Huntington
Hutchinson

Indianapolis
Irvington
Jackson

Jacksonville
Jamestown
Jersey City

Johnstown
Joliet
Joplin

Kalamazoo
Kankakee
Kansas City

Kearney
Key West
Kingston

Knoxville
Kokomo
La Cross

Lafayette
Lakewood
Lancaster

Lansing
Lawrence
Lebanon

Leominster
Lewiston
Lexington

Lima
Lincoln
Little Rock

Lockport
Logansport
Long Beach

Lorain
Los Angeles
Louisville

Lowell
Lynchburg
Lynn

Macon
Madison
Malden

Manchester
Manitowoc
Mansfield

Marion
Mason City
McKeesport

Medford
Memphis
Meriden

Meridian
Michigan City
Middleport

Middletown
Milwaukee
Minneapolis

Missoula
Mobile
Moline

Monessen
Montclaire
Montgomery

Mt. Carmel
Mt. Vernon
Muncie

Muskegon
Muskogee
Nanticoke

Nashua
Nashville
New Albany

Newark
New Bedford
New Britain

New Brunswick
Newburgh
New Castle

New Haven
New London
New Orleans

Newport
New Rochelle
Newton

New York
Niagara Falls
Nicholasville

Norfolk
Norristown
North Adams

North Hampton
North Yakima
Norwalk

Norwich
Norwichtown
Oakland

Oak Park
Ogden
Oklahoma City

Oil City
Olean
Omaha

Orange
Oshkosh
Oswego

Ottawa
Ottumwa
Owensboro

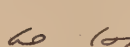
Paducah
Palestine
Paris

Parkersburg
Pasadena
Passaic

Paterson
Pawtucket
Peabody

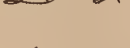
Peekskill
Pensacola

Peoria
Perth Amboy
Petersburg

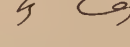


Philadelphia
Phoenix
Pittsburgh

Pittsfield
Plainfield
Plymouth

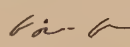


Pontiac
Port Arthur
Port Chester



Port Huron
Portland
Portsmouth

Pottstown
Pottsville
Poughkeepsie



Providence
Pueblo
Quincy

Racine
Raleigh
Reading

Reno
Revere
Richmond

Riverside
Roanoke
Rochester

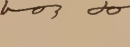
Rockford
Rock Island
Rome

Sacramento
Saginaw
Salem

Salt Lake City
San Antonio
San Bernardino

San Diego
Sandusky
San Francisco

San Jose
Santa Barbara
Savannah



Schenectady
Scranton
Seattle

Sebring
Sedalia
Shamokin

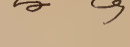
Sheboygan
Shenandoah
Shreveport

Sioux City
Sioux Falls
Somerville

South Bend
South Omaha
Spartansburg

Spokane
Springfield
Stamford

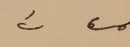
Stapleton
Steubenville
Stockton



St. Joseph
St. Louis
St. Paul

Superior
Syracuse
Tacoma

Tampa
Taunton
Terre Haute

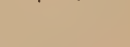


Toledo
Topeka
Toronto

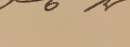
Torrington
Trenton
Troy

Tulsa
Tuxton
Union

Utica
Vicksburg
Vincennes

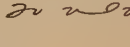


Waco
Walla Walla
Waltnam

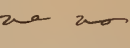


Warren
Warwick
Washington

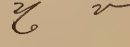
Waterbury
Waterloo
Watertown



Waukegan
West Hoboken
West New York



Westfield
Wheeling
White Plains

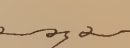


Wichita
Wichita Falls
Wilkes-Barre

Wilkinsburg
Williamsport
Willimantic

Wilmington
Winston-Salem
Woburn

Woonsocket
Worcester
Yonkers



York
Youngstown
Zanesville

STATES AND TERRITORIES

(Abbreviations of state names may be found in Appendix A, par. 10.)

Alabama
Alaska
Arizona

Arkansas
California
Colorado

Connecticut
Delaware
District of Columbia

Florida
Georgia
Guam

Hawaii
Idaho
Illinois

Indiana
Iowa
Kansas

Kentucky
Louisiana
Maine

Maryland
Massachusetts
Michigan

Minnesota
Mississippi
Missouri

Montana
Nebraska
Nevada

New Hampshire
New Jersey
New Mexico

New York
North Carolina
North Dakota

Ohio
Oklahoma
Oregon

Pennsylvania
Philippines
Rhode Island

South Carolina
South Dakota
Tennessee

Texas
Utah
Vermont

Virginia
Virgin Islands
Washington

West Virginia
Wisconsin
Wyoming

SUGGESTED PHRASING

accepting his
again and again
and these

and this
and those
another letter

answering your letter
anybody else
anything else

are not
as a matter of course
" " " " fact

as early as
" " " " possible
" far as

as good as possible
" great as possible
" long as possible

as much as
" near as (I) can
" requested

as soon as possible
" " " you can
" " " " know

as these
" this
" those

at first
" hand
" once

at that time
" the time
better than

be sure
bill of lading
" " sale

board of directors
" " education
" " trade

business letter
by the way
call your attention

car service
charge account
civil service

condition of things
cordially yours
credit memorandum

cross section
did not
D. C.

do not
esteemed favor
for instance

for shipment
for the purpose
free on board

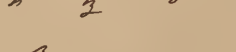
had been
had not
has not

have been
" not
" " received

have you
" " seen
he does

he does not
" is
" must be

he says
" will be
his own



House of Rep.
I am
" " afraid

I am directed
" " glad
" " in possession

I am in receipt of your letter
" " " " " " order

I am not
" " obliged
" " pleased

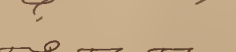
I am prepared
" " ready
" " requested

I am right
" " sorry
" " sure

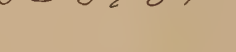
I am unable
" " very sorry
" " willing

I am wrong
" desire
" did not know

I do not know
" " " understand
" have

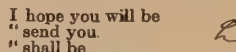


I have been
" " received
" " said



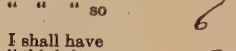
I have your favor
" " " letter
" " " order

I hope you will be
" send you
" shall be



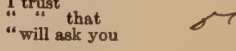
I shall be able
" " do
" " " so

I shall have
" think it was
" " so

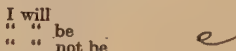


I trust
" " that
" will ask you

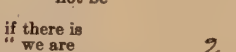
I will
" " be
" " not be



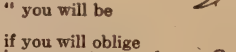
if there is
" we are
" you will be



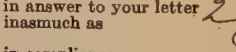
if you will oblige
in answer to your letter
inasmuch as



in compliance
" connection
" consideration

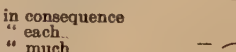


in consequence
" each
" much

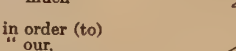


in order (to)
" our
" " letter

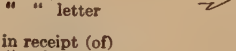
in receipt (of)
" reference (to)
" regard (to)



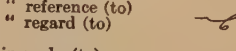
in reply (to)
" respect (to)
" response (to)



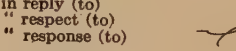
in stock
" these
" " times



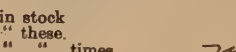
in this
" " case
" " city



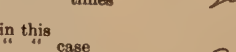
in which
" " you will
" your letter



it seems to me
just now
latter part

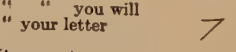


last letter
" month
" time



let us hear from you
" " know
letter of credit

many of them
may be
" not



minimizing the
more or less
must be

must have
My dear Friend
" " Madam

My dear Miss
" " Mr
" " Sir

necessary information
next day
" January

next letter
" time.
" year

of course
" " they will
" each

of either
" much
" other

of their
" these.
" this

of this city
" those.
" which

of your city
" " trade
on each

on much
" these
" this

on this occasion
" those
" which

our attention
please state
Portland Cement

rather than
real wealth.
recent date

return mail
seems to me
shall be able

since that time
should be able
so as to make

so as to receive
something else
somewhere else

that you are
" " may
" " will be

that you will find
" " " have
there should be

there will be
these we are sending
this is necessary

this letter
" season
" time

to be
" " able
" " sure

to do so
" send you
" which you may

to which you refer
under separate
up-to-date

War risk
we are enclosing.
" " informed

we are in receipt
" " " " of your letter
" " ready

We are sending you
" " sorry
" " sure

we are very sorry
" do not know
" find

we have
" " been
" " decided

we have done
" " " so
" " known

we have no doubt
" " received
" " your letter

we have your order
" enclose
" know

we may
" " mention
" must

we must ask
" " " you
" regret

we regret to say
" remain
" shall be able

we shall be glad
" " " pleased
" " have

we take pleasure
" think
" " so

we think this
" " you will
" will be sure

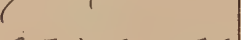
we will say
" " ship you
" " show you

we would
what are you
when you can

when you have
" " " done
whether or not

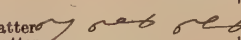
which has been
" would have been
" you will receive

who are not
will be able
" " there



with reference
" regard to the matter
" respect to the matter

would be able
yes, sir
you are



you are in the market
" " probably
" " right

you are wrong
" can
" " be

you can do so
" " not be
" " " do so

you could not be
" have
" " no time

you may be able
" " " sure
" might let us know

you will be
" " " able
" " " sorry

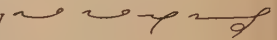
you will be sure
" " find
" " have

you will not be able
" " probably
your attention

your letter
" " in reply
" many favors

your order will have
yours faithfully
" respectfully

yours sincerely



CONTRACTING COMPOUND NAMES

Association:
Athletic
Building & Loan
Young Men's Christian

Agent:
Claim
Press
Purchasing

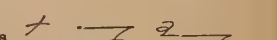
Bank:
Third National
Oxford
Reserve

Party:
Democrat
Republican
Socialist

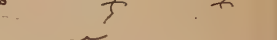
Committee:
Finance
Membership
Ways and Means

Company:
Ford Motor
Merchants Trust
Standard Oil

Department:
Claim
Exchange
Treasury



Railroad:
Baltimore & Ohio
Central Pacific
Pennsylvania

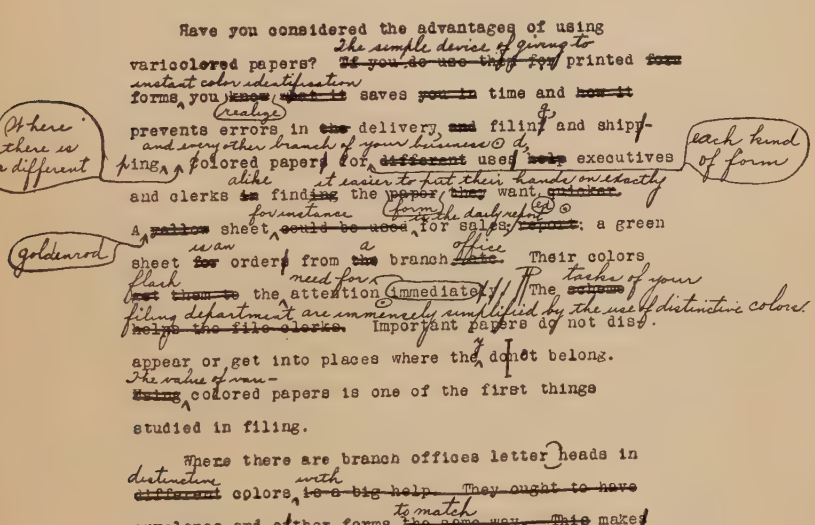


APPENDIX G

READING AND MARKING PROOF

Preparing Copy—Copy is the printer's name for the first draft of matter to be set in type. It may be copy for a book, or it may be copy for an advertisement, or for printed forms, labels, letterheads, and the like. The writer of copy may know little about the arrangement, style, and size of type to be used in printing copy, but he must be aware of the necessity of having his copy free from errors in spelling, punctuation, and grammatical construction, as the compositor will always "follow copy," since it is not his business to correct errors of any kind, unless there be an obvious error in spelling or punctuation, due to faulty transcription.

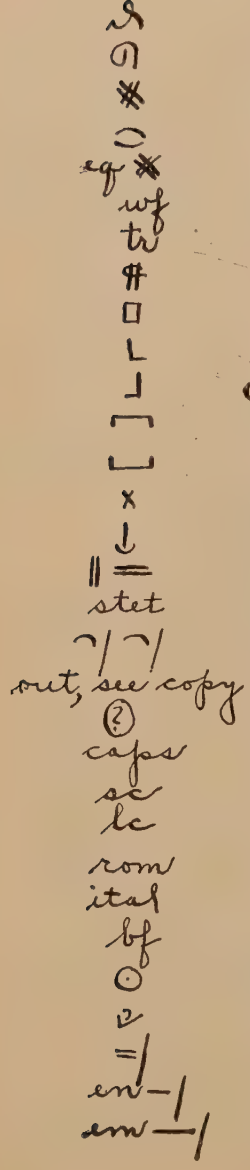
A SAMPLE OF ROUGH DRAFT


Have you considered the advantages of using
the simple device of giving to
varicolored papers? If you do use them for printed form
instant color identification
forms, you (shes it) saves you in time and how it
realize
prevents errors in the delivery and filing and shipping
and every other branch of your business do,
colored papers for different uses help executives
alike it easier to put their hands on exactly
and clerks in finding the paper they want, quicker.
for instance form the daily report
A yellow sheet could be used for sales; a green
goldenrod use as a
sheet for orders from the branch office. Their colors
flash need for
put them to the attention immediate The volume
filing department are immensely simplified by the use of distinctive colors
help the file clerks. Important papers do not disappear
appear or get into places where the don't belong.
The value of vari-
using colored papers is one of the first things
studied in filing.
Where there are branch offices letter heads in
distinctive with
different colors is a big help. They ought to have
envelopes and other forms to match the same way. This makes
communications through all departments
it possible to route every thing on the right track
with no cause for mistake or delay.
from the desks to the filing clerk without delay.
Where there is a different
each kind of form

Rough Draft.—The first attempt to prepare copy from transcription usually results in badly marked copy, due to the dictator's changes in wording, construction, or order of presentation of material. In no case should this first copy, or rough draft, be sent to the printer. The stenographer should see that every correction of the dictator or writer of copy is incorporated in the typed copy.

All copy should be typed or written on one side of the paper only, in clear legible form, not crowded, and with ample margins. Care should be exercised that spelling and punctuation are correct, and that paragraphs are correctly indicated. The sheets should be numbered and any necessary tabulations should be noted.

PROOF READER'S MARKS



Dele, or delete: take it out.

Letter reversed — turn.

Put in space.

Close up — no space.

Bad spacing: space more evenly.

Wrong font: character of wrong size or style.

Transpose.

Make a new paragraph.

Indent; or, put in an em-quad space.

Carry to the left.

Carry to the right.

Elevate.

Depress.

Imperfect type — correct.

Space shows between words — push down.

Straighten alignment.

stet — Restore or ~~retain~~ words crossed out.

Print (æ, fi, etc.) as a ligature.

out, see copy — Words are omitted from, or in, copy.

Query to author: Is this correct?

caps — Put in capitals.

sc — Put in SMALL CAPITALS.

lc — Put in LOWER CASE.

rom — Put in *roman* type.

ital — Put in italic type.

bf — Put in **bold face** type.

Insert period.

Insert an apostrophe in proof readers marks.

Insert hyphen in printing office efficiency.

en — Insert en dash between 1918 20.

em — Insert em dash.

Correcting Proof—On page 432 is a list of standard marks to be used by proofreaders in correcting printed copy. In the use of these marks, the student will discover that correcting proof differs from the correction of a rough draft, as the latter is either typed or written in longhand. In either case, the lines are sufficiently far apart to permit the insertion of corrections between the lines. On the other hand, in printed matter the lines are so close together that corrections cannot be clearly written between them. It has, therefore, been found necessary to adopt a series of arbitrary symbols for the use of proofreaders in indicating corrections in printed copy (proof).

All notations in corrected proof are written in the margin; the only marks used in the body of the printed copy being the caret (∧), or an underscore, or a line drawn through a word or letter.

Proof is usually printed on strips of paper with wide margins for indicating all corrections in the printed copy. The first proof pulled from the type as it is first set, and before it is made up into pages, is called *galley*. Any necessary alterations of copy by the author should be made in this first proof. The proofreader's chief duty is to see that the type follows copy and to correct any errors that may have been made in setting the type. All queries on the proof should be answered by the author and all corrections by the author carefully examined. In marking proof the reader should invariably use the standard marks, rather than a system of his own invention.

On pages 434 and 435 are shown copies of page proof. The first copy shows an uncorrected page with the proofreaders marks used wherever a correction is required. The second copy, on page 435, shows the same page of copy after the compositor has made all the corrections indicated on page 434.

It will be excellent practice to have the class obtain proof sheets from printers and require them to correct these proofs, using the marks given on page 432.

TRAMPING WITH A PACK-DONKEY

The track that I had followed in the evening soon died out, and I continued to follow over a bald turf ascent a row of stone pillars, such as had conducted me across the Goulet. It was already warm. I tied my jacket on the pack, and walked in my knitted waistcoat. Modestine herself was in high spirits, and broke of her own accord, for the first time in my experience, into a jolting trot that sent the oats swashing in the pocket of my coat. The view back upon the northern Gévaudan extended with every step. Scarce a tree, a house, appeared upon the field of wild hills that ran north, east and west, all blue and gold in the haze and sunlight of the morning. A multitude of little birds I kept sweeping and twittering about my path. They perched in the stone pillars, they pecked and strutted on the turf, and I saw them circle in volleys from time to time in the blue air, translucent flickering wings between the sun and me. Almost from the first moment of my march, a faint large noise, had filled my ears. Sometimes I was tempted to think it the voice of a neighboring waterfall, and sometimes a subjective result of the utter stillness of the hill. But, as I continued to advance the noises increased and became like the hissing of an enormous tea-urn; and at the same time breaths of cool air began to reach me from the direction of the summit. At length I understood. It was blowing ~~raw and~~ stiffly from the south upon the other slope of the Lozère, and every step that I took I was drawing near to the wind.

—Stevenson, TRAVELS WITH A DONKEY.

Marked proof of an uncorrected page

Tramping with a Pack-donkey

The track that I had followed in the evening soon died out, and I continued to follow over a bald turf ascent a row of stone pillars, such as had conducted me across the *Goulet*. It was already warm. I tied my jacket on the pack, and walked in my knitted waistcoat. *Modestine* herself was in high spirits, and broke of her own accord, for the first time in my experience, into a jolting trot that sent the oats swashing in the pocket of my coat. The view, back upon the northern *Gévaudan*, extended with every step. Scarce a tree, scarce a house, appeared upon the fields of wild hills that ran north, east, and west, all blue and gold in the haze and sunlight of the morning. A multitude of little birds kept sweeping and twittering about my path. They perched on the stone pillars; they pecked and strutted on the turf; and I saw them circle in volleys in the blue air, and show, from time to time, translucent flickering wings between the sun and me.

Almost from the first moment of my march, a faint large noise, like a distant surf, had filled my ears. Sometimes I was tempted to think it the voice of a neighboring waterfall, and sometimes a subjective result of the utter stillness of the hill. But as I continued to advance, the noise increased and became like the hissing of an enormous tea-urn; and at the same time breaths of cool air began to reach me from the direction of the summit. At length I understood. It was blowing stiffly from the south upon the other slope of the *Lozère*, and every step that I took I was drawing nearer to the wind.

—STEVENSON, *Travels with a Donkey.*

Corrected page proof

541 Nickel St

386

335

336

133 Items

387-1
ss list 164
484

497-498
ss 174
405-2

387-2
letter 165
article - 88-176-77

384-2
240
ss 415

714
991 ss
1-22c

Y0-DRY-315